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No. 102

House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mrs. TORRES of California).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
June 15, 2022.

I hereby appoint the Honorable NORMA J. TORRES to act as Speaker pro tempore on this day.

NANCY PELOSI,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 10, 2022, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with time equally allocated between the parties and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes, but in no event shall debate continue beyond 11:50 a.m.

BUILDING A BETTER AMERICA

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Texas (Ms. GARCIA) for 5 minutes.

Ms. GARCIA of Texas. Madam Speaker, I rise today to recognize President Biden's and House Democrats' work in reducing the budget deficit, fighting inflation, and lowering the cost of goods in America.

Madam Speaker, it is no secret Russia's cruel war against Ukraine is driving up prices not only here in America but all over the globe. Putin's price hike has increased gas prices by \$2 a

gallon in many places since Russian troops began to threaten Ukraine, and families are seeing higher prices in the grocery aisles also.

But President Biden and House Democrats won't stand by and watch rising costs and inflation continue to burden our hardworking families. Putin may raise prices temporarily, but President Biden and House Democrats are fighting back with key legislation, and we will win.

This week alone, Democrats acted to lower costs and crack down on outrageous ocean shipping fees by passing the bipartisan Ocean Shipping Reform Act. These shipping fees have made goods more expensive for American small businesses and American consumers. This bill will correct this inequity and make sure that American consumers are not being overcharged.

Democrats soon will pass the Lower Food and Fuel Costs Act, which aims to lower prices for American families in the grocery aisle and at the gas pump by giving American farmers and ranchers the support they need to thrive. This bill will take massive steps, including lowering fertilizer costs in the field to lower prices at the grocery store; lowering meat and poultry costs by increasing meatpacking competition and capacity; and lowering prices at the pump by making cheaper, cleaner Unleaded 88 more available.

These are meaningful and practical steps we are taking to ensure lower prices and to lower inflation. But that is not all.

This week, Democrats have delivered for the American people and will continue to do so. Last March, we passed the COMPETES Act. Now it is in conference, and we are negotiating with the Senate. The COMPETES Act will strengthen our supply chain and lower costs big time.

This bill also will help us make more products right here in America. We will see "Made in the USA."

It also will include my bill, which has language to provide critical grants for maritime centers that would ensure our supply chain is not interrupted by work shortages and to ensure a pipeline of the future workforce. This will lower prices for our districts, like mine in Texas-29, and it will also create many good-paying local jobs for people in my district and all hardworking Texans.

Madam Speaker, I am hopeful that our negotiations with the Senate while we are in the conference committee will soon end and that we can find final passage of this very critical bill because this bill will make sure that America competes and that America will see products that say "USA."

Madam Speaker, one major accomplishment less talked about but so important to all of us today and tomorrow is President Biden's historic Federal deficit cut. In a nutshell, President Biden has delivered the largest Federal deficit cut in the past 16 months than any other President's first 16 months.

You see, Democrats understand that building a better America is not only about today, but it is also about our future generations. It is about building a better America for all of us here today but also for generations to come. That is why Biden is on track to drop the budget deficit by more than \$1.6 trillion this year alone.

In contrast, the Trump administration and my Republican colleagues raised the deficit every year that Mr. Trump was in office.

President Biden and House Democrats will remain committed to lowering costs for working families, and I promise we will make good on that promise. We will continue delivering results for today and for generations to come.

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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EXCESSES OF JANUARY 6 AND THE JANUARY 6TH COMMITTEE

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. MCCLINTOCK) for 5 minutes.

Mr. MCCLINTOCK. Madam Speaker, on February 27, 1933, the Reichstag, Germany's capitol building, was set on fire. Who was responsible remains in dispute even today.

But what is undisputed is that the Nazis, barely holding on to power in a coalition government, used the attack to besmirch their political opponents, consolidate their grip on the government, arrest hundreds of political opponents, and, ultimately, rescind the due process rights and fundamental freedoms of the German people. It remains a cautionary tale, for obvious reasons.

The January 6 riot at the Capitol has become the centerpiece of the Democrats' agenda. No other issue facing our country, not the worst inflation in 40 years, not the highest gasoline prices in history, not the fastest increase in homicides ever recorded, not the historically unprecedented illegal mass migration across our southern border, none of these crises has commanded prime-time congressional hearings from the Democrats.

What happened here on January 6 was an affront to our Constitution and a national disgrace. Those who entered the Capitol with the intent to disrupt the counting of electoral votes deserved to be denounced by their fellow citizens and prosecuted to the fullest extent of the law.

More importantly, questions involving the authority of Congress to refuse to count electoral votes, or why adequate security was not present to protect the Capitol, or whether there were conspiracies to break into the Capitol are all important to resolve to ensure that this never happens again.

What is unfolding, instead, is a sick mockery of the principles of fairness and due process that this House is founded upon. It promises to discredit those proceedings and to dishonor its participants.

Congress has a time-honored process to get at the truth. It guarantees the right of both sides to appoint their representatives, who then question and debate the facts, offer conflicting evidence, and hold an issue to every light.

For the first time in the history of this institution, the Speaker arrogated to herself not only the selection of the majority members but the minority members as well, thus assuring only one side, her side, could be heard.

Without having both sides represented, it becomes impossible to test the accuracy of facts, the truth of the narratives, and the soundness of opinions. It robs the process of the credibility that is a necessary prerequisite to legitimacy.

Instead of the sober inquiry that should have been undertaken a year and a half ago, we have a Soviet-style

show trial, all carefully choreographed by an ABC television producer.

To add hypocrisy to outrage, some of the Speaker's representatives played a crucial role in developing and fanning the Russia collusion hoax that groundlessly challenged the legitimacy of the Trump election and Presidency. Some were themselves involved in challenging electoral votes counted after the 2016 election. Some were apologists for the violent riots that consumed this country in 2020. Some have been eerily silent as Supreme Court Justices have been intimidated in their own homes.

Now, the FBI thoroughly examined the riot last year. They found no evidence that President Trump conspired with protesters to enter the Capitol, nor have the Democrats offered any now. They instead repackage and rehash the snap impeachment trial in which the President was acquitted by the Senate.

Indeed, this committee knows but has deceptively suppressed the stunning fact that 4 days before the riot, President Trump offered the use of National Guard troops to keep the peace. The Democrat leadership turned it down.

Do they really expect us to believe that the same guy who meticulously planned the riot also authorized the National Guard to prevent the riot? This is insane.

Insurrection? The constitutional process immediately resumed once these yahoos were kicked out of this building. Do the Democrats actually expect us to believe that some lunatic wearing buffalo horns was moments away from seizing control of our government?

The narrative cannot survive in open debate, and the Democrats know it. That is why they are not permitting one.

Our institutions are strong because they are backed by the common sense of the American people. Our traditions of due process and fairness are too deeply ingrained in the American character to succumb to this madness.

After Americans have reported their verdict in the upcoming election, perhaps we can forge a bipartisan consensus on the measures necessary to assure that the excesses of both January 6 and the January 6th Committee never threaten us again.

SUMMIT OF THE AMERICAS AND CARIBBEAN TRADE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from the Virgin Islands (Ms. PLASKETT) for 5 minutes.

Ms. PLASKETT. Madam Speaker, I have just returned from the Ninth Summit of the Americas in Los Angeles, which gathered the heads of state and senior government officials from nearly every country in the Western Hemisphere, as well as hundreds of businesses, civil society, and youth leaders from across the region.

Members of a 20-person congressional delegation met with leaders from many of our neighboring countries, Chile, Jamaica, Canada, Haiti.

I had the opportunity to speak with the heads of state of many of our Caribbean neighbors. From these conversations, one thing was clear: Now more than ever, it is necessary for the United States to deepen its relationship with Latin America, Central America, and the Caribbean.

With threats of the COVID-19 pandemic, democratic erosion, and climate change, my constituents in the Virgin Islands know all too well the collective challenges facing the hemisphere.

I thank the Biden administration for its commitment to productive engagement with Latin and Central America and the Caribbean. In Los Angeles, the administration announced the Americas Partnership for Economic Prosperity, which calls for sustainable and inclusive trade; the U.S.-Caribbean Partnership to Address the Climate Crisis 2030; and the Los Angeles Declaration on Migration.

I strongly urge this administration to follow up on these commitments and promises with concrete actions that will deliver tangible results, particularly in the Caribbean because the Caribbean is facing an economic crisis. The pandemic has exacted a harsh toll on the region, with regional economic activity falling by 9.9 percent in 2020, significantly worse than the rest of the region.

Climate change poses a particularly dire threat to the lives, livelihood, and businesses in the Caribbean. For years, the harmful trend of financial de-risking by banks has economically strangled the Caribbean islands.

The Caribbean, which is our third border, is essential to U.S. national and economic security. From the early days of the American Revolution to the Cold War, the Caribbean has played a vital role in U.S. defense. It, alone, is the United States' sixth largest trade partner, with \$35.3 billion of trade in 2018. And 13 million people in the U.S. share Caribbean ancestry.

Despite these common interests between the U.S. and the Caribbean, China is making significant inroads in this area. Indeed, total Chinese trade with Latin America and the Caribbean rose from \$18 billion in 2002 to \$449 billion in 2021, and China is now South America's largest trade partner.

Therefore, improving the U.S.-Caribbean relationship and strengthening the U.S.-Caribbean trade and economic partnership must be a priority for the administration and this Congress.

First, we must follow up on our commitments made at the summit with tangible results and concrete investments that correspond to the Caribbean's needs and for our national security.

□ 1015

Second, this Chamber must pass H. Res. 1047, which will reaffirm the economic partnership between the United

States and the Caribbean nations, recognizing the need to strengthen trade and investments.

Third, we must authorize a general capital increase for the Inter-American Development Bank to ensure that the premier lending institutions for South America and the Caribbean have the resources to support the region in this difficult time.

I have introduced H.R. 7726 to do so, and the Senate has already approved such a capital increase in the United States Innovation and Competition Act. It is essential that this capital increase be included in the final version of the House COMPETES Act.

Fourth, the administration must work to counter the misguided trend of de-risking from U.S. banks, which has unfairly cut Caribbean nations off from access to capital and credit and economically harmed the region.

Madam Speaker, the Caribbean is inextricably linked to the security, economic prosperity, and cultural heritage of the United States. It is time for us to recognize this importance and prioritize U.S.-Caribbean relationships.

HONORING THE LIFE OF JOHN WALTER REVELL

The SPEAKER pro tempore (Ms. SCHRIER). The Chair recognizes the gentleman from South Carolina (Mr. NORMAN) for 5 minutes.

Mr. NORMAN. Madam Speaker, as a Member of the 117th Congress, I rise today to celebrate the life of John Walter Revell. John is the son of Jeanie Tanner Revell and Dr. Walter J. Revell, Jr., and the brother of Letty and Marie Revell.

John was born on March 8th, 1980, and tragically died on June 19th, 1993, as a result of being hit by a car as he was riding his bicycle on his way to his family farm. The driver of the car was a person under the influence of drugs, which are ravaging our Nation today.

John was 13 years old at the time of his death. However, his life epitomizes the words, "While he was alive, he lived."

The fond memories our family has of John include his Rollerblading around the neighborhood, the family ski trips, the sleepovers he had with our children and friends at our house, the words others would have this 13-year-old boy tell me during the children work week, "Ralph, we want to take today off to swim at Shiland Pool and play," the sight of him standing in our back door when dinner was being served with that smile, indicating I am hungry.

He was an athlete. He was a Boy Scout. He was an honor student. He was a musician. He was a child who loved to laugh and brought a ray of sunshine to everyone he encountered.

June 19, 2022, will mark the 29th year of John's passing. On March 8 of this year, he would have been 42 years of age.

The biblical passage that gives comfort to all those left behind who knew

and loved John Revell can be found in Romans 8:38-39, "For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord."

HONORING THE LIFE OF DR. PRESTON PHILLIPS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Washington (Ms. JAYAPAL) for 5 minutes.

Ms. JAYAPAL. Madam Speaker, I rise today to honor Dr. Preston Phillips.

Dr. Phillips was a gracious and loving husband, father, and brother who dedicated his life to his family, his community, and to saving lives.

Earlier this month, Dr. Phillips was murdered during a tragic mass shooting at a hospital in Tulsa, Oklahoma, by a shooter who purchased an AR-15 2 hours before the shooting and a handgun less than 2 days before the shooting.

Nothing we say can bring back a devoted father who did so much to save the lives of others as a doctor. Nothing will ease the pain of his wife and his three children who have to bury him far too soon. My heart goes out to all the families of the four people killed and the community in Tulsa that still grieves.

This tragedy has also struck close to home for me. Dr. Phillips was the father of Elise Phillips, a valued member of my staff here in D.C., a member of our House of Representatives family who has spent the last year tirelessly serving the people of Washington's Seventh Congressional District as my legislative counsel. I, and our whole office, grieve with Elise and her family.

This past weekend, I was honored to attend Dr. Phillips' funeral service in Tulsa at the invitation of the family. It was immediately clear to me what an exceptional community Dr. Phillips and his strong and courageous wife, Melody, have built around themselves over their life together. Everyone I met described Dr. Phillips as a man of extraordinary warmth, brilliance, and compassion.

Dr. Phillips came from humble beginnings, and his life is a testament to what can be achieved with determination. He got his first job at the age of 8 shining shoes and gathering shopping carts. He used this money to pay for veterinary bills for his family's dog, Blackie.

In high school, he discovered his love for medicine and focused on his studies with great dedication. Dr. Phillips was then granted admission to Emory University where he graduated with bachelor's degrees in religion and chemistry and a master's degree in organic chemistry.

He continued his education at Harvard Medical School and then com-

pleted his residency at Yale University School of Medicine. Dr. Phillips began his formal medical career in my home district of Seattle in 1997, and he practiced there for 8 years before moving to Tulsa, Oklahoma.

As the Representative for Seattle's Seventh Congressional District, I want to convey how proud we are of Dr. Phillips and his significant contributions to our community.

During his career, Dr. Phillips emphasized giving back to community. At Yale, he founded the Yale Minority Medical Association, which focused on recruitment, mentorship, and retention of minority students in the medical field.

His generosity was boundless, and he touched countless lives here and abroad. A prime example were his annual trips to Togo in Africa to perform pro bono surgeries for underserved communities and where a clinic operating room still bears his name.

For many of his patients, Dr. Phillips was not just a medical professional. He was family. Throughout his decades of orthopedic practice, his patients became informal grandparents, aunts, uncles, and lifelong friends for him and his three children, whose childhoods were defined by these relationships. I am so honored to have met so many of these people at the funeral service.

Even more so, his son and two daughters were defined by living in a household where love, warmth, and patience were the norm from Dr. Phillips and his wife, Melody.

I, and all those I represent, have benefited from their love and warmth both during his time practicing medicine in Seattle and through his brilliant daughter, Elise.

I am incredibly grateful to have Elise as part of my D.C. staff, and I see in her the same virtues that made her father such a respected and loved man in his community.

Those at Dr. Phillips' service asked me to ensure that Congress passes sensible gun reforms to honor Dr. Phillips and to do all we can to ensure that tragedies like this never happen again.

Last week, the House of Representatives passed the Protecting our Kids Act, a lifesaving package of gun safety legislation to raise the age of purchase for assault rifles to 21, control the sale of ghost guns, limit the number of rounds in a magazine, and require the safe storage of firearms.

Legislation won't bring Dr. Phillips back or the thousands of gun violence victims back, but I hope that it brings a degree of comfort to Dr. Phillips' family and to all the families of the ones we lost that we, in Congress, will not stop until we bring an end to the gun violence crisis that has plagued our country for far too long.

Rest in power. Rest in peace, Dr. Preston J. Phillips.

THE INCREDIBLE TRANSITION

The SPEAKER pro tempore. The Chair recognizes the gentleman from

California (Mr. LAMALFA) for 5 minutes.

Mr. LAMALFA. Madam Speaker, so what have we had so far under the Biden plan? Well, what we have heard about lately is that for Republicans trying to be more fiscally responsible, we hear that he is complaining that we are worried about deficits and spending.

He says we are affecting lives. Boy, are we affecting lives with the policy coming out of Washington, D.C. Inflation. Energy crisis. But that is part of the incredible transition, we are told, that is being forced upon us to put us out of our vehicles or not being able to use gas appliances, if they have their way.

On the Republican side, crisis acting is the new term. We are crisis acting. Well, I guess if we want to talk about crisis acting, let me remind everybody that carbon dioxide is only 0.04 percent of our atmosphere, right. You would think it is 40 or 50 percent by the way the hype is on that, and everybody has to change their lives in this incredible transition as we get forced into electric cars and have our appliances taken away, and who knows what else, as part of the Green New Deal that is being forced upon us, indeed, by executive action because it is not passing Congress.

So when you are looking at the American people out there, they think of you in Washington, D.C. as the great reset. You are the spring in the great reset button. You are not being listened to. Your pain is not being felt by Washington, D.C.

Inflation? Oh, not a big deal. It was 8.6 percent this month, right. Wages—though some of them have gone up for some people or are being forced up by legislation—are being outstripped by inflation. Wages up a little bit, inflation up a lot more.

Why? Trillions and trillions of spending and policies that take energy options away from Americans being productive. Oh, Well, let's get it from Russia—until we finally banned that. Let's get more from Saudi Arabia.

Why don't we get it here? Why don't we do more here instead of cutting off leases, cutting off permits for known reserves we have in this country? No, no. We are going to have the incredible transition forced upon us by these policies.

It doesn't matter what it costs. It doesn't matter what it is taking off the table. So live with it. Inflation and wages. Let them eat cake, as Senators drive past in an electric car, laughing at what the costs are at the gas stations.

Well, not everybody can turn around and go buy an electric car at \$50,000 or \$70,000, or even any new car right now with the way they are living paycheck to paycheck, and it is going to be more and more so.

So what is the Federal Government's answer? Well, we are doing something about inflation and the deficit. Yeah.

Instead of borrowing trillions and trillions, I guess by not borrowing the trillions, it makes the deficit go lower.

So let's put things back on track, have our energy policy be one that actually produces in the United States of America by our American workers producing more things in the USA.

Food, for example. In my home State of California, as the water gets cut off more and more so they can flush water out to the ocean, hundreds of thousands of acres of food crops are being left out, not grown.

It isn't all because of a drought. We still get lots of rainfall. We had an incredible amount of rainfall and snow in December. Of course, the planters decided well, we are going to go ahead and let all the water run out through the delta in northern California instead of being able to cut back some of it and keep it in storage, although our lakes were at record lows last year. No, no, no. We will keep doing the environmental thing on that, saving nonexistent fish.

In the meantime, the price for food keeps going up. In America, we see empty store shelves in the land of plenty. It is an incredibly dumb policy that has been put in place, piled on by energy that is almost unaffordable.

Ask any trucker when the price of diesel has gone basically from 3 bucks a gallon to 6 or 7, even, in my home State, what does that mean?

That means all the input costs of bringing fertilizer and seed to a field to grow your food and bringing the finished product from the harvest to the mill and from the mill to the store shelf, it all has to be passed along. There is no free lunch.

So we haven't even seen the full effects of this yet because in 2022, some of the people had these inputs carried into the crop year. It hasn't been fully felt yet.

Wait until 2023 when the price of a bale of hay, that you need in order to feed cattle or what have you, kicks into place. Wait until that all happens because then, chicken might triple in price from today, beef, or maybe even just a loaf of bread.

So what are we supposed to think about that? Oh, Americans can afford that. We can just cut back on other disposable income or disposable items, you know, maybe less frivolous spending.

Well, is your government telling you what you can spend on? Basically, they are dictating that by these policies, yes.

When your energy goes up, when your water gets taken away, you will feel it all the way through, all the way through your whole economy, and your wages will be outstripped by inflation.

□ 1030

THE LCS IS A LEMON

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. SPEIER) for 5 minutes.

Ms. SPEIER. Madam Speaker, everyone knows what a lemon car is, but we have a fleet of lemon ships. They are called littoral combat ship, except it is a misnomer because it is not survivable in combat.

Today, we are calling them the leaking, cracked ships, and let me tell you why. If the LCS was a car sold in America today, they would be deemed lemons, and the automakers would be sued into oblivion. But in the Federal Government it is big business as usual—\$50 billion over the lifetime of the program. That is a lot of rotten lemons.

My concerns and warnings about the LCS go back a decade, along with the late Senator John McCain. It is costing taxpayers billions of dollars, yet has failed to produce a reliable ship. So I was stunned and outraged to see that the proposed 2023 defense appropriations bill only decommissions four LCS, when it should be nine, as President Biden and the Navy have proposed. The annual cost of five LCS ships could pay for eight childcare centers in the military, four barracks, or a \$1,000 bonus for every enlisted E-3 and below.

The LCS program's legendary failures have made it the subject of two Government Accountability Office reports. Those reports found each LCS costing an astounding \$59 million a year to operate. Or actually, not to operate because they are, more often than not, in dock because they aren't working. That is three-quarters of the cost of operating a destroyer, which has three times the crew and a much greater capability, such as antisubmarine warfare.

LCS is notoriously unreliable, plagued by breakdowns that have seen some ships spend more time in the repair yard than in deployment. On this chart, you will see the USS *Little Rock*, commissioned in 2017, lost power at sea in 2022. In March 2018, it was stranded in ice for 3 months on its maiden voyage.

Or how about the USS *Milwaukee*? Commissioned in November 2015. In December 2015, it broke down due to software malfunctions and was towed 40 miles.

Or how about the USS *Freedom*? Commissioned in 2008; in 2011, had a 6-inch crack in the hull; in 2013, immobilized during trial run; in February 2016, coupling cracked; in August of 2016, engine replacement needed.

What do we have going here? The GAO found that the LCS experienced engine failure in 10 of the 11 deployments reviewed. The aluminum hull of the *Independence*-class punctures easily. I mean, this is not funny. This is real money. And the combining gear for all *Freedom*-class ships must be replaced.

One major reason for the excessive cost of LCS? Contractors. Unlike other ships where sailors do the maintenance, LCS relies almost exclusively on contractors who own and control

the technical data needed to maintain and repair.

So what is this ship's mission and what does it contribute to national security? Nothing.

The Navy says it plans to use the LCS for partner engagement, as a replacement for obsolete minesweepers for long-range fire capability, and for counterdrug activities. But the LCS are not well-suited for minesweeping due to their lack of endurance, and their already years-late mine countermeasure package isn't even operational.

Our top priority in national defense strategy is China and Russia. We can't waste scarce funds on costly LCS when there are more capable platforms like destroyers, attack submarines, and the new *Constellation*-class frigate. Most importantly, the cost of sustaining LCS isn't just felt in lost dollars, but lost lives.

The Navy has a severe undermanning problem. Our surface fleet is 15 percent undermanned compared to required levels for safe operation. The average sailor is overworked and gets 6 hours or less of sleep per night. A recent GAO report on pierside maintenance found undermanning was so bad on some ships that half of the electrician slots were empty. On others, the crew members had to work 80 to 100 hours per week to prepare to deploy.

On these ships, the operational tempo is so high, several sailors have left due to behavioral health needs. At least one has died from suicide. This is unacceptable, especially in the wake of the deadly *McCain* and *Fitzgerald* collisions that killed 17 sailors 5 years ago. The key contributors? Undermanning and fatigue.

We can and must prevent this. Let's decommission all nine ships.

GOD BLESS FIRST RESPONDERS AND MENTAL HEALTH PROFESSIONALS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. TONY GONZALES) for 5 minutes.

Mr. TONY GONZALES of Texas. Madam Speaker, I rise today to recognize the first responders in Uvalde. It has been 22 days since the terrible incident in Uvalde occurred, and many of the discussions have been about the victims. I will talk about some of the survivors. Some of those survivors are first responders.

In particular, one gentleman, Javier Martinez, is a lieutenant for the Uvalde Police Department. He was one of the first people on the scene. He engaged with the shooter. He was actually wounded. He goes in there and he clears the room.

But afterwards he wasn't done. There are a lot of copycat threats, and Javier Martinez, even though he was going through all that, went down to the high school, and he secured the high school. The next day, he was on duty.

He put his uniform on, and he went to work the next day and the next day.

There are many stories just like this. When the fire happened, everyone ran to the incident, and they didn't stop. Some of the law enforcement officers, Border Patrol agents, after they got done clearing that room, they went to other elementary schools. There are seven elementary schools in Uvalde. This happened days on.

I mention that because while the community of Uvalde, while my district is healing, there are all these heroes that are walking among us.

Another person I will mention is Ann. Ann is the director of the ER there in Uvalde. She helped save lives.

There are so many people that have just helped. After the cameras are gone, after everyone stops listening or even remembering what happened in Uvalde, we will be there as one community coming together.

Over a year ago, my community asked me for a mental health hospital. Last year, we secured \$2 million for that. When I hosted the President a couple weeks ago, we asked for \$23 million on that. Mental health is at the core of all of this. There is a mental health crisis not only in Uvalde, but I would argue across the country. We have to make sure that we are devoting the resources necessary to protect our children, to protect ourselves.

My whole community of Uvalde, I would argue, needs mental health assistance right now. A lot of us are getting that. My own staff, essentially, we turned into a FEMA office, and we were dealing with all these crises.

Someone reminded me yesterday that I essentially have relived this crisis 22 days now. A lot of us are in that exact same boat. I mention that to say, we have to get rid of this stigma behind mental health. We have to realize all of us, from a young age to an old age, go through things in life, and we need mental health professionals in order to get through that.

Today, I thank all the first responders in Uvalde for everything they are doing, the men and women, just like Javier Martinez, who put their uniform on, go to work. There are heroes walking among us that sometimes get forgotten. They are not forgotten today nor every other day. God bless them.

RECOGNIZING OAK HILL CHARTER SCHOOL

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from North Carolina (Ms. FOXX) for 5 minutes.

Ms. FOXX. Madam Speaker, I rise to congratulate the staff, volunteers, and board members of Oak Hill Charter School in Caldwell County, North Carolina.

The school was unanimously approved by the North Carolina Charter Schools Advisory Board, and its doors will officially open this August.

This accomplishment is amplified by the fact that Oak Hill is one of only

two accelerated schools to earn this opportunity this year. Let me tell you, Madam Speaker, this is no small feat.

Recently, I received a heartfelt email from Kelly McIntyre, the board chair of the school. She marveled at how God has guided the journey of everyone involved at Oak Hill and how along the way the right people and resources came together in perfect harmony.

Kelly, I agree with you wholeheartedly. God's hand has been in your work every step of the way.

Right now, nearly every single class at Oak Hill has a waiting list. Families are beyond enthusiastic at this opportunity for their children.

The outpouring of support from the surrounding community must also be recognized. Donations of furniture, school supplies, and other essential items continue to stream in on a weekly basis, and volunteers continue without delay to see projects through.

Madam Speaker, there is a quote from American anthropologist Margaret Mead that encapsulates the story of Oak Hill perfectly: "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has."

It is clear that these committed citizens are also working in the will of God. In Kelly's email to me, she remarked that, "It's the most amazing thing to see this mission that started as just a thought, a spark, grow into a force that I believe will be life-changing for many."

Madam Speaker, that sentiment is profound, and it is a direct reflection of the opportunity that charter schools provide across the country.

Parents, teachers, and communities recognize the value of charter schools because they challenge a failing status quo. Charter schools are guaranteed operational autonomy to provide rich alternatives to students and families. Most importantly, they provide educational freedom and choice, two fundamental principles that are desperately needed in education right now.

Instead of being held accountable to the education bureaucracy, charter schools are accountable to students, families, and their communities, as they should be, Madam Speaker.

Congratulations again to everyone at Oak Hill Charter School. The work you will undertake and the opportunities you will provide to our next generation of leaders in the coming months and years will be nothing short of spectacular.

May God continue to bless you in your mission of serving the Caldwell County community.

FARM BILL IMPACT SERIES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Kansas (Mr. MANN) for 5 minutes.

Mr. MANN. Madam Speaker, in preparation for reauthorizing the farm bill

in 2023, I rise today to deliver the eleventh installment of my farm bill impact series, where I am highlighting various aspects of the farm bill that deserve Congress' awareness and support. We need robust biosecurity in America not only because we need to eat in order to survive, but also because strong American agriculture will help keep our country free and self-determining as a Nation.

Manhattan, Kansas, the home of my alma mater, Kansas State University, is also home of the National Bio and Agro-Defense Facility or NBAF. This state-of-the-art 700,000-square foot facility will be a national asset that helps protect our Nation's agriculture against the threat and potential impact of serious animal diseases. Experts believe that 75 percent of new and emerging infectious animal diseases can be transmitted from animals to humans. NBAF will be home to the only maximum biocontainment space in the country, where USDA will conduct comprehensive research, develop vaccines and antivirals, and explore enhanced diagnostic and training capabilities.

The United States Department of Agriculture is currently working with the Department of Homeland Security to bring NBAF online by December and to begin establishing partnerships between two key sectors heavily invested in animal health: academia and industry. Working with scientists and other industry professionals, NBAF will create new safety and security guidelines that will be critical for the prevention of future pandemics. Currently, scientists are conducting this very important research in New York at the Plum Island Animal Disease Center, which is more than 60 years old. NBAF will replace this aging facility, create 400 local jobs for Kansans, generate over \$100 million in total economic benefit for our State, and make Kansas the home of internationally recognized animal disease experts. NBAF isn't just an exciting development for Kansas, it also marks the future of biodefense research that will protect the United States and the rest of the world.

□ 1045

The 2018 farm bill contained special authorization for biosecurity planning and response, which helped make NBAF possible. That version of the farm bill explicitly mentioned the coordination of "tactical science activities . . . that protect the integrity, reliability, sustainability, and profitability of the food and agricultural system of the United States against biosecurity threats from pests, diseases, contaminants, and disasters." NBAF is a concrete example of the impact that we can have when we authorize the farm bill in careful and creative ways.

During National Agriculture Month in March, I brought House Agriculture Committee Republican leader GT Thompson on an ag tour of Kansas, where I was proud to show him NBAF.

The technology, scale, and international significance of the facility are truly second to none. Once fully operational in December, NBAF won't just support and protect agriculture; it will protect our country and the world.

I will be back on the floor soon to deliver another installment of my farm bill impact series and highlight more programs and titles within the bill that I believe Congress must understand and support to ensure that agriculture thrives in America.

IMPORTANCE OF LIVESTOCK INDEMNITY

Mr. MANN. Madam Speaker, I rise today to follow up on a speech that I gave in March about the importance of the farm bill emergency assistance programs like livestock indemnity.

Agriculture is a risky business, and Mother Nature is a tough business partner. Over the past couple of weeks, Kansas producers have been losing cattle due to extreme temperatures, and qualified producers will be able to recoup some of their losses through the livestock indemnity program.

Just like the flooding and wildfires we saw in Natoma and the surrounding areas last year, this is another example of how essential the farm bill emergency assistance programs are to our country's food supply and the people who produce it.

Emergency programs like livestock indemnity are investments in the future of our country, and they help ensure that America remains food secure and self-determining as a Nation.

Natural disasters, diseases, and weather emergencies happen, and we can't afford to let them cripple the business of the men and women who keep us fed, fueled, and clothed. That is why emergency assistance programs like livestock indemnity must remain strong in the 2023 farm bill.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 47 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. LANGEVIN) at noon.

PRAYER

The Chaplain, the Reverend Margaret Grun Kibben, offered the following prayer:

Sovereign God, we pray to You again on behalf of the Ukrainian people. They continue to call to You, O Lord, in their distress. They call to You, our God. Hear their voices.

Relieve them of the hardship of their oppression.

Free them from the abuse of their captors.

Loose them from the chains of their enemy and give them the freedom of their own sovereignty and the blessing of peace in their homeland.

Then gracious God, allow us, we who are observers to this travesty, to be inspired by the faith of the Ukrainians in the face of their adversity. Open our eyes to the spiritual warfare being waged which has called forth their unshakable faith in You. They are living proof of the victory they have already won in You.

For they are hard-pressed on every side, but not crushed. They are perplexed, but not in despair; persecuted, but not abandoned; struck down, but not destroyed.

Almighty God, may we receive their testimony of Your saving grace. Then may we be found as steadfast in the living of our days.

In Your merciful name we pray.

Amen.

THE JOURNAL

The SPEAKER pro tempore. Pursuant to section 11(a) of House Resolution 188, the Journal of the last day's proceedings is approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from California (Mr. RUIZ) come forward and lead the House in the Pledge of Allegiance.

Mr. RUIZ led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed bills of the following titles in which the concurrence of the House is requested:

S. 407. An act to provide redress to the employees of Air America.

S. 1787. An act to amend title 28 of the United States Code to prevent the transfer of actions arising under the antitrust laws in which a State is a complainant.

The message also announced that pursuant to Public Law 117-81, the Chair, on behalf of the Republican Leader, appoints the following individual to serve as a member of the Commission on the National Defense Strategy:

Eric S. Edelman of Virginia.

The message also announced that pursuant to Public Law 105-292, as amended by Public Law 106-55, Public Law 107-228, and Public Law 112-75, the Chair, on behalf of the President pro tempore, upon the recommendation of the Republican Leader, appoints the following individuals to the United States Commission on International Religious Freedom:

Mr. Abraham Cooper of California.
Mr. Eric M. Ueland of Oregon.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

URGING SENATE PASSAGE OF THE HONORING OUR PACT ACT

(Mr. RUIZ asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RUIZ. Mr. Speaker, I rise today to call on the Senate to immediately pass the Honoring our PACT Act.

In 2017, I met a veteran from Cathedral City, Jennifer Kepner, who developed pancreatic cancer due to her exposure to burn pits during her service in Iraq.

Despite being a young and otherwise healthy mother of two with no family history of cancer, she and her family faced roadblocks to getting the care that she needed from the VA.

At her kitchen table, she asked me to lead this fight, and I promised her I would. Now, 5 years later, we are closer than ever before to fulfilling Jennifer's vision for her fellow veterans.

With my provision included to get veterans the presumptive benefits they have earned and deserve, the Honoring our PACT Act will ensure that no other veteran will have to fight like Jennifer did for the care they need.

I urge the Senate to fulfill our Nation's promise to our veterans, honor Jennifer's memory, and pass the Honoring our PACT Act without delay.

WORLD UNIFICATION AGAINST PUTIN

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, yet again, the world is uniting against war criminal Putin and his murderous invasion of Ukraine.

The European Union is set to sign an agreement with Israel and Egypt which will free itself from Putin energy reliance. EU leaders say they will reduce Russian oil and gas imports, cutting financial resources to the Putin war machine where young Russians are sacrificed by Putin for personal gain of oil, money and power, while conducting mass murder in Ukraine.

In the plan, Israel will export natural gas in a pipeline to Egypt where it will be turned into liquified natural gas, then delivered to EU member states. I appreciate the service of Egyptian Ambassador to the U.S. Motaz Zahran.

During a trip to Israel this week, European Commission President Ursula von der Leyen said, The Kremlin's be-

havior only strengthens our resolve to break free of Russian fossil fuels.

In conclusion, God bless our troops who successfully protected America for 20 years in the global war on terrorism as it continues to move from the safe haven of Afghanistan to America.

As the co-chair of the EU Caucus and the Israel Caucus, I especially appreciate the cooperation we see today.

10TH ANNIVERSARY OF DACA

(Mr. CORREA asked and was given permission to address the House for 1 minute.)

Mr. CORREA. Mr. Speaker, today I rise in honor of the 10th anniversary of the Deferred Action for Childhood Arrivals program or DACA.

Today, Dreamers are doctors, soldiers, nurses, frontline workers, police officers, and firefighters, and many, many DACA recipients have made the ultimate sacrifice for this country.

Here is a picture of one of my constituents, Jose Angel Garibay. Jose Angel Garibay was killed in action. He was the first marine to make the ultimate sacrifice in Iraq from Orange County.

There are many, many more soldiers—DACA recipients—that have made the ultimate sacrifice for their new country. It is time to give them permanent status in the United States.

PROTECTING INDEPENDENT CONTRACTORS

(Mr. ALLEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ALLEN. Mr. Speaker, with inflation at a 40-year high and a sluggish economy, attacking workers' freedoms should be the furthest thing from the President's mind.

President Biden's Department of Labor is in the process of changing the definition of an employee to include independent contractors. This would be devastating for the 19 million Americans who currently enjoy the flexibility that comes with building wealth by participating in the American Dream.

Under this change, workers classified as independent contractors would be subject to the same employment-related restrictions as traditional employees. This is an assault on the modern American worker.

Independent contractors were responsible for over 70 percent of the job growth during the last economic expansion before COVID. If we want to spur economic growth, we must remove barriers and allow our workforce to flourish.

Fortunately, my legislation, the Employee Rights Act, would codify protections for independent contractors, shielding them from these overreaching classifications.

NATIONAL DAIRY MONTH

(Mr. VALADAO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. VALADAO. Mr. Speaker, June is National Dairy Month, an opportunity to honor the contributions of dairy farmers throughout the country.

I am proud to represent our Nation's largest dairy district and the hard-working men and women in the Central Valley who work tirelessly to provide our Nation with milk, cheese, ice cream, and all the other dairy products we enjoy.

There are over 30,000 dairy farms across the United States, and many of those are farmer-owned and operated. As a lifelong dairy farmer, I know firsthand the impact that these burdensome government regulations have on day-to-day operations of these family farms and businesses.

We need to reduce the regulatory burdens on our domestic agriculture producers and incentivize more production here at home. Supporting American agriculture and our dairy industry will bring food costs down and provide stability to our global food supply.

Thank you to our dairy farmers and manufacturers in the Central Valley and across the country for their contributions to our community. Happy Dairy Month.

2022 PHILANTHROPISTS OF THE YEAR

(Ms. HERRERA BEUTLER asked and was given permission to address the House for 1 minute.)

Ms. HERRERA BEUTLER. Mr. Speaker, I rise to congratulate Ron and Terry Prill for being recognized as the 2022 Philanthropists of the Year.

For two decades, Ron and Terry have dedicated their lives to worthy causes, positively impacting residents across southwest Washington.

After retiring and moving to Camas, Ron served on the board of the Boys and Girls Club of Southwest Washington, helping make a difference in the lives of countless kids in our communities.

This venture inspired the Prills to continue giving back through other organizations. Among their numerous acts of charity, Ron and Terry have been highly supportive of several healthcare-related nonprofits and were critical in expanding PeaceHealth Southwest Washington's operations.

This includes a remodeled cardiology unit with state-of-the-art equipment and a cardiac education center, which provides care to countless patients and their families.

Ron and Terry, thank you for your unwavering support of our communities, and congratulations again on this well-deserved recognition.

RECOGNIZING THE LIBERTY CHRISTIAN ACADEMY BULLDOGS

(Mr. CLINE asked and was given permission to address the House for 1

minute and to revise and extend his remarks.)

Mr. CLINE. Mr. Speaker, I rise today to recognize the Liberty Christian Academy Bulldogs on winning the VHSL baseball Class 3 State title game.

The academy was founded in 1967, and in addition to its academic and biblical teachings, the school excels in sports. Their baseball State title this year marked their second State crown, as they won the 4A State title in 2017.

This game all came down to the seventh inning at the field in Spotsylvania, Virginia. Their opponent, the Abingdon Falcons, had taken the lead in the top of the seventh when Lane Duff of the academy walked three straight batters, sending home Cole Lambert for the go-ahead run.

The Falcons scored again on a bases-loaded walk to Jack Ferguson that scored Daniel Fellhauer and made it 5 to 3.

Yet, when the Bulldogs got their chance in the bottom of the seventh, they started a rally as Logan Duff led off with a triple. Then a sac fly by Tanner Thomas scored Duff to cut the Abingdon Falcons' lead to 5 to 4.

Finally, Lane Duff's two-run, walk-off single marked a three-run Liberty Christian Academy rally that propelled the Bulldogs to a 6 to 5 win last Saturday in the coveted VHSL Class 3 State title game.

Congratulations to the players, coaches, and parents on a great season.

HONORING KYLE PATTERSON

(Mr. MAST asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MAST. Mr. Speaker, I rise today to honor the life of Florida Fish and Wildlife Senior Investigator Kyle Patterson.

Just 5 days ago on June 9, Senior Investigator Patterson was involved in a fatal crash while on duty.

Senior Investigator Patterson faithfully served the people of St. Lucie County for more than 15 years. From his first assignment at the age of 19 to time spent with the Agriculture Crimes Intelligence Unit and Marine Intelligence Unit, he was dedicated. He was a public servant, committed to the safety of our homes and our community.

Senior Investigator Patterson was passionate about baseball, steer, his family, and God. He dedicated his time to numerous organizations, including the St. Lucie County Farm Bureau and Christ Fellowship, the church that we share.

His memory will absolutely live on with those who knew him and loved him best: his wife, Alisha; his children, Kole and Kinsley; and his parents and sisters.

Please honor the life of Special Investigator Patterson and salute him because he gave a lifetime of service, and service did take his life.

□ 1215

CELEBRATING THE LIFE OF RENEE VAN NETT

(Mr. STAUBER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. STAUBER. Mr. Speaker, I rise today to celebrate and honor the life of Renee Van Nett from Duluth, Minnesota, who bravely battled her diagnosis of terminal cancer and recently passed away.

Renee was well-known and well-loved across the northland. She was a dedicated mother, city council member, and active community member. Her tragic passing has affected many, showing the countless lives she touched and made a difference in.

Though the loss leaves a hole in the lives of many, the work Renee accomplished has left a legacy that will live on beyond any of us.

As the first Native American person to have been elected to the Duluth City Council, Renee will always be remembered as an inspiration to her fellow Red Lake Nation members and to the entire Native American community.

I am grateful for Renee sharing her compassion, dedication, and love for Duluth and all its people. May we all continue to help carry on her legacy.

CRISIS AT OUR SOUTHERN BORDER

(Mr. ROSE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ROSE. Mr. Speaker, our Nation is facing a lot of problems: historic inflation, sky-high prices at the pump, and a shortage of baby formula.

But it is important not to lose sight of another crisis going on more than 1500 miles southwest of where we are gathered right now: 2.6 million illegal immigrants have been apprehended at our southern border since President Biden took the oath of office.

There were more than 234,000 migrant encounters at the border just in April. That is the most for any month in history. That is also a 1,268 percent increase from April of 2020.

Border Patrol seized more than 340,000 pounds of drugs since last October, including enough fentanyl to kill more than 2 billion people.

Yet, this administration is still fighting to repeal title 42. It is past time to put an end to these open border policies and put the American people first.

REMEMBERING DR. EUGENE TALMADGE MADDOX

(Mr. CARTER of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CARTER of Georgia. Mr. Speaker, I rise today in memory of Dr. Eugene Talmadge Maddox, a veterinarian and a remarkable Georgian.

Mr. Speaker, 1954 was an eventful year for Gene, as he graduated from Alexander Baldwin Agricultural College and married the love of his life, Patsy Copeland. He went on to receive his veterinary degree from the University of Georgia in 1959.

Following his graduation, they moved to Thomasville, Georgia, where he worked at Clanton Veterinary Hospital. He founded his own animal hospital, Cairo Animal Hospital, in 1963, and served Grady and surrounding cities until he retired in 2004 to serve as a Georgia State representative for Grady and Decatur counties in 2012.

In 2006, he was honored by the Georgia Veterinary Medical Association as Veterinarian of the Year. In 2015, he received the prestigious J.T. Mercer Lifetime Achievement Award.

An active member of his community, Gene was the former president of the American Veterinary Medical Association, the Georgia Veterinary Medical Association, and a member of the Georgia Cattlemen's Association. He also served as chief veterinary medical examiner under four Governors during his career.

A loving father and husband, an outdoorsman, a community advocate, and a dedicated veterinarian, Gene is sure to be missed.

FEDERAL RESERVE RACIAL AND ECONOMIC EQUITY ACT

Mr. GREEN of Texas. Mr. Speaker, pursuant to House Resolution 1170, I call up the bill (H.R. 2543) to amend the Federal Reserve Act to add additional demographic reporting requirements, to modify the goals of the Federal Reserve System, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, in lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 117-49, modified by the amendment printed in part A of House Report 117-366, is adopted and the bill, as amended, is considered read.

The text of the bill is as follows:

H.R. 2543

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE.*—This Act may be cited as the “Financial Services Racial Equity, Inclusion, and Economic Justice Act”.

(b) *TABLE OF CONTENTS.*—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

TITLE I—EQUITY IN MONETARY POLICY

Sec. 101. Duty to minimize and eliminate racial disparities.

Sec. 102. Appearances before and reports to the Congress.

TITLE II—DIVERSITY DATA COLLECTION AND REPORTING

Subtitle A—Diversity and Inclusion Data Accountability and Transparency

Sec. 211. Disclosures by regulated entities.

Subtitle B—LGBTQ Business Equal Credit Enforcement and Investment

Sec. 221. Small business loan data collection.

TITLE III—ACCESS TO HOUSING AND LENDING

Subtitle A—Improving Language Access in Mortgage Servicing

Sec. 311. Language access requirements and resources.

Subtitle B—Fair Lending for All

Sec. 321. Office of Fair Lending Testing.

Sec. 322. Prohibition on credit discrimination.

Sec. 323. Criminal penalties for violations of the Equal Credit Opportunity Act.

Sec. 324. Review of loan applications.

Sec. 325. Mortgage data collection.

Subtitle C—Promoting and Advancing Communities of Color Through Inclusive Lending

Sec. 331. Strengthening diverse and mission-driven community financial institutions.

Sec. 332. Capital investments, grants, and technology support for MDIs and CDFIs.

Sec. 333. Supporting Young Entrepreneurs Program.

Sec. 334. Map of minority depository institutions and community development financial institutions.

Sec. 335. Report on certified community development financial institutions.

Sec. 336. Consultation and minimization of data requests.

Sec. 337. Access to the discount window of the Federal Reserve System for MDIs and CDFIs.

Sec. 338. Study on securitization by CDFIs.

TITLE IV—DIVERSITY IN FINANCIAL INSTITUTIONS AND CORPORATIONS

Subtitle A—Promoting New and Diverse Depository Institutions

Sec. 411. Study and strategic plan.

Subtitle B—Promoting Diversity and Inclusion in Banking

Sec. 421. Diversity and inclusion ratings.

Subtitle C—Improving Corporate Governance Through Diversity

Sec. 431. Submission of data relating to diversity by issuers.

Sec. 432. Diversity advisory group.

Subtitle D—Ensuring Diversity in Community Banking

Sec. 441. Short title.

Sec. 442. Sense of Congress on funding the loan-loss reserve fund for small dollar loans.

Sec. 443. Definitions.

Sec. 444. Inclusion of women's banks in the definition of minority depository institution.

Sec. 445. Establishment of impact bank designation.

Sec. 446. Minority Depositories Advisory Committees.

Sec. 447. Federal deposits in minority depository institutions.

Sec. 448. Minority Bank Deposit Program.

Sec. 449. Diversity report and best practices.

Sec. 450. Investments in minority depository institutions and impact banks.

Sec. 451. Report on covered mentor-protégé programs.

Sec. 452. Custodial deposit program for covered minority depository institutions and impact banks.

Sec. 453. Streamlined community development financial institution applications and reporting.

Sec. 454. Task force on lending to small business concerns.

Subtitle E—Expanding Opportunity for Minority Depository Institutions

Sec. 461. Establishment of Financial Agent Mentor-Protégé Program.

TITLE V—COMMUNITY DEVELOPMENT

Subtitle A—CDFI Bond Guarantee Program Improvement

Sec. 511. Sense of Congress.

Sec. 512. Guarantees for bonds and notes issued for community or economic development purposes.

Sec. 513. Report on the CDFI bond guarantee program.

Subtitle B—Expanding Financial Access for Underserved Communities

Sec. 521. Credit union service to underserved areas.

Sec. 522. Member business lending in underserved areas.

Sec. 523. Underserved area defined.

Sec. 524. Reports by the National Credit Union Administration.

TITLE I—EQUITY IN MONETARY POLICY

SEC. 101. DUTY TO MINIMIZE AND ELIMINATE RACIAL DISPARITIES.

The Federal Reserve Act (12 U.S.C. 221 et seq.) is amended by inserting after section 2B the following:

“SEC. 2C. DUTY TO MINIMIZE AND ELIMINATE RACIAL DISPARITIES.

“The Board of Governors of the Federal Reserve System and the Federal Open Market Committee shall exercise all duties and functions in a manner that fosters the elimination of disparities across racial and ethnic groups with respect to employment, income, wealth, and access to affordable credit, including actions in carrying out—

“(1) monetary policy;

“(2) regulation and supervision of banks, thrifts, bank holding companies, savings and loan holding companies, and nonbank financial companies and systemically important financial market utilities designated by the Financial Stability Oversight Council;

“(3) operation of payment systems;

“(4) implementation of the Community Reinvestment Act of 1977;

“(5) enforcement of fair lending laws; and

“(6) community development functions.”.

SEC. 102. APPEARANCES BEFORE AND REPORTS TO THE CONGRESS.

Section 2B of the Federal Reserve Act (12 U.S.C. 225b) is amended—

(1) in subsection (a)(1)—

(A) in subparagraph (A), by striking “and” at the end; and

(B) by striking subparagraph (B) and inserting the following:

“(B) economic developments and prospects for the future described in the report required in subsection (b), including a discussion of disparities in employment, income, and wealth across racial and ethnic groups as well as other specific segments of the population; and

“(C) plans, activities, and actions of the Board and the Federal Open Market Committee to minimize and eliminate disparities across racial and ethnic groups with respect to employment, wages, wealth, and access to affordable credit pursuant to section 2C.”; and

(2) in subsection (b)—

(A) by striking “The Board” and inserting the following:

“(1) IN GENERAL.—The Board”; and

(B) by adding at the end the following:

“(2) TREND INFORMATION.—

“(A) IN GENERAL.—Each report required under paragraph (1) shall include recent trends in the unemployment rate, labor force participation rate, employment to population ratio, median household income, and change in real earnings.

“(B) DEMOGRAPHIC INFORMATION.—The trends required to be reported under subparagraph (A)

shall include a comparison among different demographic groups, including race (White, African-American, Latino, Native American, and Asian populations), ethnicity, gender, and educational attainment.”.

TITLE II—DIVERSITY DATA COLLECTION AND REPORTING

Subtitle A—Diversity and Inclusion Data Accountability and Transparency

SEC. 211. DISCLOSURES BY REGULATED ENTITIES.

Section 342(b) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. 5452(b)) is amended by adding at the end the following:

“(5) DISCLOSURES BY REGULATED ENTITIES.—The Director of each Office shall require entities with 100 employees or greater regulated by the applicable agency to provide such information as may be required to carry out the duties of the Director.”.

Subtitle B—LGBTQ Business Equal Credit Enforcement and Investment

SEC. 221. SMALL BUSINESS LOAN DATA COLLECTION.

(a) IN GENERAL.—Section 704B of the Equal Credit Opportunity Act (15 U.S.C. 1691c-2) is amended—

(1) by inserting “LGBTQ-owned,” after “minority-owned,” each place such term appears;

(2) in subsection (e)(2)(G), by inserting “, sexual orientation, gender identity” after “sex”; and

(3) in subsection (h), by adding at the end the following:

“(7) LGBTQ-OWNED BUSINESS.—The term ‘LGBTQ-owned business’ means a business—

“(A) more than 50 percent of the ownership or control of which is held by 1 or more individuals self-identifying as lesbian, gay, bisexual, transgender, or queer; and

“(B) more than 50 percent of the net profit or loss of which accrues to 1 or more individuals self-identifying as lesbian, gay, bisexual, transgender, or queer.”.

(b) SENSE OF CONGRESS.—It is the sense of the Congress that the term “sex”, as used within the Equal Credit Opportunity Act, includes an individual’s sexual orientation and gender identity, and that this section, in part, clarifies that the sex, sexual orientation, and gender identity of the principal owners of a business should be collected under section 704B of the Equal Credit Opportunity Act as three separate forms of information.

TITLE III—ACCESS TO HOUSING AND LENDING

Subtitle A—Improving Language Access in Mortgage Servicing

SEC. 311. FINDINGS

The Congress finds the following:

(1) Housing is the largest portion of most household budgets in the United States and therefore a foundational component of financial access and opportunity.

(2) Due in part to a legacy of discrimination in the United States, people of color are disproportionately experiencing homelessness, are disproportionately renting, and disproportionately paying unaffordable rents, which acts as a barrier to homeownership.

(3) Access to fair and affordable housing, both rental and homeownership opportunities, is critical to upward economic mobility. This includes addressing language barriers in mortgage servicing to ensure borrowers have culturally sensitive, in-language access to critical lending information, can enter into fair and sustainable homeownership, and preserve their home equity.

SEC. 312. LANGUAGE ACCESS REQUIREMENTS AND RESOURCES.

(a) IN GENERAL.—Chapter 2 of title I of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by inserting after section 129H the following:

“§ 1291. Language access requirements.

“(a) STANDARD LANGUAGE PREFERENCE FORM.—Not later than 90 days after the date of the enactment of this section, the Director of the Bureau of Consumer Financial Protection shall, after consulting with the Secretary of Agriculture, the Director of the Federal Housing Finance Agency, the Secretary of Veterans Affairs, and the Commissioner of the Federal Housing Authority, issue a rule establishing a standard language preference form that includes a standard language preference question asked in each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau using information published by the Director of the Bureau of the Census.

“(b) REQUIREMENTS FOR CREDITORS.—

“(1) USE OF STANDARD LANGUAGE PREFERENCE FORM BY CREDITORS.—

“(A) INCLUSION IN APPLICATION.—Each creditor shall include, as part of the application package used in connection with a residential mortgage loan, the standard language preference form established by the Director of the Bureau under subsection (a).

“(B) INCLUSION OF DISCLOSURE.—Each creditor may include with such standard language preference form a disclosure stating that—

“(i) documents and services may not be available in the preferred language indicated by the consumer on the standard language preference form; and

“(ii) the English version of any document to which such form applies is the official and operative document and the translated version is for informational purposes only.

“(C) DOCUMENTATION AND TRANSFER OF PREFERRED LANGUAGE INFORMATION.—If a creditor, receives information about a language preference of a consumer through the standard language preference form, from another creditor or a servicer or a borrower, such creditor shall document this language preference in each file and electronic file of information associated with such consumer and shall transfer such information and the standard language preference form to any servicer of the loan.

“(2) PROVISION OF TRANSLATED DOCUMENTS.—If a Federal agency or a State or local agency in the State or locality in which the residential property is located has produced a translation of a document used in association with the origination of a residential mortgage loan in the preferred language of a consumer documented by a creditor pursuant to paragraph (1)(C), such creditor shall—

“(A) provide such translated document in addition to any English version of such document that is provided to such consumer who indicated such preferred language; and

“(B) include in the English and translated versions—

“(i) a notice indicating that the English version of such document is the official and operative document and the translated version is for informational purposes only;

“(ii) the website established under paragraph (6); and

“(iii) a notice of any available oral interpretation services described in paragraph (3).

“(3) ORAL INTERPRETATION SERVICES.—

“(A) IN GENERAL.—If a creditor receives information about a language preference of a consumer through the standard language preference form, from another creditor or a servicer or a borrower, such creditor shall provide oral interpretation services to such consumer.

“(B) CREDITOR-PROVIDED ORAL INTERPRETATION SERVICES.—If a creditor is required under subparagraph (A) to provide oral interpretation to a consumer, such creditor—

“(i) shall ensure qualified oral interpretation services, as defined by the Director of the Bureau, are made available in the preferred language of the borrower for all oral communications between the creditor and the borrower; and

“(ii) may provide such services through qualified staff of the creditor or a third party.

“(4) NOTICE OF AVAILABLE LANGUAGE SERVICES.—If a creditor receives information about a language preference of a consumer through the standard language preference form from another creditor or a servicer or a borrower, such creditor shall not later than 30 business days after receiving such information and not less than 14 days before any closing, notify such consumer in writing, in the preferred language of the consumer, of any language services available, including the services described in paragraphs (2) and (3).

“(5) TRANSFER OF LANGUAGE PREFERENCE INFORMATION.—If a creditor transfers the servicing associated with a residential mortgage loan, such creditor shall notify the transferee servicer at the time of transfer of any known language preference of the consumer associated with such residential mortgage loan.

“(6) INFORMATION ON WEBSITE.—Each creditor shall publish on the website of the creditor—

“(A) links to and explanatory information about the websites maintained by the Secretary of Housing and Urban Development and the Director of the Bureau of Consumer Financial Protection that identify housing counselors approved by the Department of Housing and Urban Development; and

“(B) a link to and explanatory information about the language resources website established by the Director of the Bureau of Consumer Financial Protection, the Secretary of Housing and Urban Development, the Director of the Federal Housing Finance Agency, the Secretary of Agriculture, and the Secretary of Veterans Affairs under section 311(e) of the Financial Services Racial Equity, Inclusion, and Economic Justice Act.

“(c) TRANSLATION OF MORTGAGE DOCUMENTS.—With respect to each document published by the Federal Housing Finance Agency, the Bureau of Consumer Financial Protection, the Department of Housing and Urban Development, the Department of Veterans Affairs, and the Department of Agriculture and used in association with a residential mortgage loan, including origination and servicing documents, the Director of the Bureau of Consumer Financial Protection and the Director of the Federal Housing Finance Agency shall jointly—

“(1) not later than 180 days after the date of the enactment of this section, publish versions of such documents translated into each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census; and

“(2) not later than 3 years after the date of the enactment of this section, publish versions of such documents translated into at least 4 additional languages spoken by individuals with limited English proficiency that are regionally prevalent in the United States, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census.

“(d) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection shall, not later than 1 year after the date of the enactment of this section, issue regulations to implement this section that shall take effect not later than 18 months after the date of the enactment of this section.”

(b) REQUIREMENTS FOR SERVICERS.—Section 6 of the Real Estate Settlement Procedures Act of 1974 is amended by adding at the end the following:

“(n) LANGUAGE ACCESS REQUIREMENTS.—

“(1) IN GENERAL.—

“(A) INCLUSION IN NOTICES.—Each servicer shall include the standard language preference form established by the Director of the Bureau under subsection (a) with—

“(i) any notice required under section 1024.39(b) of title 12, Code of Federal Regulations;

“(ii) any notice required under section 5(c);

“(iii) any notice required under section 1024.41(b)(2) of title 12, Code of Federal Regulations;

“(iv) any notice required under section 1024.41(c)(2)(iii) of title 12, Code of Federal Regulations; and

“(v) any other additional notice as the Director of the Bureau of Consumer Financial Protection determines necessary.

“(B) INCLUSION OF DISCLOSURES.—A servicer may include with the standard language preference form a disclosure stating that documents and services may not be available in the preferred language of the borrower indicated by the consumer on the standard language preference form.

“(C) DOCUMENTATION AND TRANSFER OF PREFERRED LANGUAGE INFORMATION.—If a servicer receives information about a language preference of a borrower through the standard language preference form from another servicer or creditor or from the borrower, such servicer shall document this language preference in each file or electronic file of information associated with such borrower.

“(2) REQUIRED LANGUAGE SERVICES FOR SERVICERS.—

“(A) PROVISION OF TRANSLATED DOCUMENTS.—If a Federal agency, or a State or local agency in the State or locality in which the property securing the federally related mortgage loan is to be located has produced a translation of a document used in association with the servicing of a federally related mortgage loan in the preferred language of a borrower as documented by the servicer pursuant to paragraph (1)(C), the servicer shall—

“(i) provide such translated document in addition to any English version of such document that is provided to such borrower; and

“(ii) include a notice on the English and translated versions, in the preferred language of the borrower, indicating that the English version is the official and operative document and the translated version is for informational purposes only.

“(B) ORAL INTERPRETATION SERVICES.—

“(i) IN GENERAL.—If a servicer receives information about a language preference of a borrower through the standard language preference form, from another creditor or a servicer or from the borrower, such servicer shall provide oral interpretation to such borrower.

“(ii) ORAL INTERPRETATION SERVICES.—If a servicer is required under subparagraph (A) to provide oral interpretation services to a borrower, such servicer—

(I) shall ensure qualified oral interpretation services, as defined by the Director of the Bureau, are made available in the preferred language of the borrower for all oral communications between the servicer and the borrower; and

(II) may provide such services through qualified staff of the borrower or a qualified third party.

“(3) NOTICE OF AVAILABLE LANGUAGE SERVICES.—If a servicer receives information about a language preference of a borrower through the standard language preference form from another creditor or a servicer or from the borrower, such servicer shall, not later than 30 business days after receiving such information and not less than 30 days before any foreclosure sale of the property secured by the federally related mortgage loan of the borrower, notify such borrower in writing, in the preferred language of the borrower, of any language services available, including the services required under paragraph (2).

“(4) TRANSFER OF LANGUAGE PREFERENCE INFORMATION.—If a servicer transfers the servicing associated with a federally related mortgage loan, such servicer shall notify the transferee

servicer at the time of the transfer of servicing of any known language preference of the borrower associated with such federally related mortgage loan.

“(5) STANDARD LANGUAGE PREFERENCE FORM DEFINED.—The term ‘standard language preference form’ means the standard language preference form established by the Director of the Bureau under section 129I of the Truth in Lending Act.

“(6) INFORMATION ON WEBSITE.—Each servicer shall publish on its website, in a clear and conspicuous manner—

“(A) links to and information about the websites maintained by the Secretary of Housing and Urban Development and the Director of the Bureau of Consumer Financial Protection that identify housing counselors approved by the Department of Housing and Urban Development; and

“(B) a link to and information about the language resources website established by the Director of the Bureau of Consumer Financial Protection, the Secretary of Housing and Urban Development, the Director of the Federal Housing Finance Agency, the Secretary of Agriculture, and the Secretary of Veterans Affairs under section 311(e) of the Financial Services Racial Equity, Inclusion, and Economic Justice Act.

“(7) TRANSLATION OF MORTGAGE DOCUMENTS.—With respect to each document published by the Federal Housing Finance Agency and the Bureau of Consumer Financial Protection, and used in association with a federally related mortgage loan, including origination and servicing documents, the Director of the Bureau of Consumer Financial Protection and the Director of the Federal Housing Finance Agency shall, jointly—

“(A) not later than 180 days after the date of the enactment of this section, publish versions of such documents translated into each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census; and

“(B) not later than 3 years after the date of the enactment of this section, publish versions of such documents translated into at least 4 additional languages spoken by individuals with limited English proficiency that are regionally prevalent in the United States, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census.”.

“(8) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection shall issue regulations to implement this subsection. A final rule shall be issued by the Director not later than 12 months after the date of enactment of this subsection, and the effective date shall be not later than 18 months after the date of enactment of this subsection.”.

(c) CLERICAL AMENDMENT.—The table of sections in chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq) is amended by inserting after the item relating to section 129H the following:

“129I. Preferred language requirements.”.

(d) REPORT.—Not later than 1 year after the date of the enactment of this section, and each year thereafter, the Director of the Bureau of Consumer Financial Protection, the Secretary of Housing and Urban Development, the Director of the Federal Housing Finance Agency, the Secretary of Agriculture, and the Secretary of Veterans Affairs shall submit a report to the Congress that contains—

(1) regulatory recommendations to enhance mortgage origination and servicing processes for persons with a preferred language that is not English;

(2) a description of any legislative changes needed to provide authority necessary to implement the regulatory recommendations; and

(3) a description of any progress on the implementation of any legislative or regulatory recommendation made in a previous report.

(e) LANGUAGE RESOURCE WEBSITE.—

(1) IN GENERAL.—The Director of the Bureau of Consumer Financial Protection, the Secretary of Housing and Urban Development, the Director of the Federal Housing Finance Agency, the Secretary of Agriculture, and the Secretary of Veterans Affairs shall jointly not later than 1 year after the date of the enactment of this section establish and maintain a website that provides language resources for creditors, servicers, and consumers.

(2) WEBSITE REQUIREMENTS.—The website developed pursuant to paragraph (1) shall include—

(A) the translations of documents published pursuant to section 129I(c) of the Truth in Lending Act and section 6(n)(7) of the Real Estate Settlement Procedures Act of 1974;

(B) a glossary of terms relating to residential mortgage loans and federally related mortgage loans, provided in each commonly spoken language;

(C) guidance for creditors and servicers working with persons who have a preferred language that is not English; and

(D) examples of notices that may be used by creditors and servicers to inform persons of available language services, provided in accordance with section 6(n)(2) of the Real Estate Settlement Procedures Act of 1974 and section 129I of the Truth in Lending Act.

(f) ADVISORY GROUP.—

(1) IN GENERAL.—The Director of the Bureau of Consumer Financial Protection shall establish an advisory group consisting of stakeholders, including industry groups, consumer groups, civil rights groups, and groups that have experience improving language access in housing finance transactions, to provide advice to the Director about—

(A) issues that arise relating to mortgage origination and servicing processes for persons with a preferred language that is not English;

(B) the development of the standard language preference form by the Director under section 129I(a) of the Truth in Lending Act; and

(C) updates to the language resource website established by the Director, the Secretary of Housing and Urban Development, the Director of the Federal Housing Finance Agency, the Secretary of Agriculture, and the Secretary of Veterans Affairs under subsection (e).

(2) REQUIRED CONSULTING.—The Director of the Bureau of Consumer Financial Protection shall consult with the advisory group established pursuant to paragraph (1) with respect to any issues that arise relating to mortgage origination and servicing processes for persons with a preferred language that is not English.

(g) HOUSING COUNSELING AGENCY LANGUAGE RESOURCES.—

(1) ENHANCED SEARCH CAPABILITIES.—Not later than 1 year after the date of the enactment of this section—

(A) the Secretary shall update the website maintained by the Secretary that identifies housing counselors approved by the Department of Housing and Urban Development, to allow for searching for housing counseling agencies based on provided language services; and

(B) the Director shall update the website maintained by the Director that identifies housing counselors approved by the Secretary to allow for searching for housing counseling agencies based on provided language services.

(2) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated to the Secretary of Housing and Urban Development, such sums as are necessary to support language training for housing counselors, housing counseling agencies, and staff that are approved by the Secretary.

(h) DEFINITIONS.—In this section:

(1) CREDITOR.—The term “creditor” has the meaning given the term in section 103 of the

Truth in Lending Act and shall include any assignee of a creditor.

(2) DIRECTOR.—The term “Director” means the Director of the Bureau of Consumer Financial Protection.

(3) SECRETARY.—The term “Secretary” means the Secretary of Housing and Urban Development.

(4) SERVICER.—The term “servicer” has the meaning given the term in section 6(i) of the Real Estate Settlement Procedures Act of 1974.

(5) RESIDENTIAL MORTGAGE LOAN.—The term “residential mortgage loan” has the meaning given the term in section 103 of the Truth in Lending Act.

(6) FEDERALLY RELATED MORTGAGE LOAN.—The term “federally related mortgage loan” has the meaning given the term in section 3 of the Real Estate Settlement Procedures Act of 1974.

Subtitle B—Fair Lending for All

SEC. 321. OFFICE OF FAIR LENDING TESTING.

(a) ESTABLISHMENT.—There is established within the Bureau of Consumer Financial Protection an Office of Fair Lending Testing (hereinafter referred to as the “Office”).

(b) DIRECTOR.—The head of the Office shall be a Director, who shall—

(1) be appointed to a 5-year term by, and report to, the Director of the Bureau of Consumer Financial Protection;

(2) appoint and fix the compensation of such employees as are necessary to carry out the duties of the Office under this section; and

(3) provide an estimated annual budget to the Director of the Bureau of Consumer Financial Protection.

(c) CIVIL SERVICE POSITION.—The position of the Director shall be a career position within the civil service.

(d) TESTING.—

(1) IN GENERAL.—The Office, in consultation with the Attorney General and the Secretary of Housing and Urban Development, shall conduct testing of compliance with the Equal Credit Opportunity Act by creditors, through the use of individuals who, without any bona fide intent to receive a loan, pose as prospective borrowers for the purpose of gathering information.

(2) REFERRAL OF VIOLATIONS.—If, in carrying out the testing described under paragraph (1), the Office believes a person has violated the Equal Credit Opportunity Act, the Office shall refer such violation in writing to the Attorney General for appropriate action.

(e) REPORT TO CONGRESS.—Section 707 of the Equal Credit Opportunity Act (15 U.S.C. 1691f) is amended by adding at the end the following: “In addition, each report of the Bureau shall include an analysis of the testing carried out pursuant to section 321 of the Financial Services Racial Equity, Inclusion, and Economic Justice Act, and each report of the Bureau and the Attorney General shall include a summary of criminal enforcement actions taken under section 706A.”.

SEC. 322. PROHIBITION ON CREDIT DISCRIMINATION.

(a) IN GENERAL.—Subsection (a) of section 701 of the Equal Credit Opportunity Act (15 U.S.C. 1691) is amended to read as follows:

“(a) It shall be unlawful to discriminate against any person, with respect to any aspect of a credit transaction—

“(1) on the basis of race, color, religion, national origin, sex (including sexual orientation and gender identity), marital status, or age (provided the applicant has the capacity to contract);

“(2) on the basis of the person’s zip code, or census tract;

“(3) because all or part of the person’s income derives from any public assistance program; or

“(4) because the person has in good faith exercised any right under the Consumer Credit Protection Act.”.

(b) REMOVAL OF CERTAIN REFERENCES TO CREDITORS AND APPLICANTS AND DEFINITION

ADDED.—The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.) is amended—

(1) in section 701(b)—

(A) by striking “applicant” each place such term appears and inserting “person”; and

(B) in paragraph (2), by striking “applicant’s” each place such term appears and inserting “person’s”;

(2) in section 702—

(A) by redesignating subsection (g) as subsection (h); and

(B) by inserting after subsection (f) the following:

“(g) The term ‘aggrieved person’ includes any person who—

“(1) claims to have been injured by a discriminatory credit practice; or

“(2) believes that such person will be injured by a discriminatory credit practice.”;

(3) in section 704A—

(A) in subsection (b)(1), by striking “applicant” each place such term appears and inserting “aggrieved person”; and

(B) in subsection (c), by striking “applicant” and inserting “aggrieved person”;

(4) in section 705—

(A) by striking “the applicant” each place such term appears and inserting “persons”; and

(B) in subsection (a)—

(i) by striking “a creditor to take” and inserting “taking”; and

(ii) by striking “applicant” and inserting “person”; and

(5) in section 706—

(A) by striking “creditor” each place such term appears and inserting “person”; and

(B) by striking “creditor’s” each place such term appears and inserting “person’s”;

(C) by striking “creditors” each place such term appears and inserting “persons”; and

(D) in subsection (f), by striking “applicant” and inserting “aggrieved person”.

SEC. 323. CRIMINAL PENALTIES FOR VIOLATIONS OF THE EQUAL CREDIT OPPORTUNITY ACT.

(a) IN GENERAL.—The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.) is amended by inserting after section 706 the following:

“§ 706A. Criminal penalties

“(a) INDIVIDUAL VIOLATIONS.—Any person who knowingly and willfully violates this title shall be fined not more than \$50,000, or imprisoned not more than 1 year, or both.

“(b) PATTERN OR PRACTICE.—

“(1) IN GENERAL.—Any person who engages in a pattern or practice of knowingly and willfully violating this title shall be fined not more than \$100,000 for each violation of this title, or imprisoned not more than twenty years, or both.

“(2) PERSONAL LIABILITY OF EXECUTIVE OFFICERS AND DIRECTORS OF THE BOARD.—Any executive officer or director of the board of an entity who knowingly and willfully causes the entity to engage in a pattern or practice of knowingly and willfully violating this title (or who directs another agent, senior officer, or director of the entity to commit such a violation or engage in such acts that result in the director or officer being personally unjustly enriched) shall be—

“(A) fined in an amount not to exceed 100 percent of the compensation (including stock options awarded as compensation) received by such officer or director from the entity—

“(i) during the time period in which the violations occurred; or

“(ii) in the one to three year time period preceding the date on which the violations were discovered; and

“(B) imprisoned for not more than 5 years.”.

(b) CLERICAL AMENDMENT.—The table of contents for the Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.) is amended by inserting after the item relating to section 706 the following:

“706A. Criminal penalties.”.

SEC. 324. REVIEW OF LOAN APPLICATIONS.

(a) IN GENERAL.—Subtitle C of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5531

et seq.) is amended by adding at the end the following:

“SEC. 1038. REVIEW OF LOAN APPLICATIONS.

“(a) IN GENERAL.—The Bureau shall carry out reviews of loan applications and the process of taking loan applications being used by covered persons to ensure such applications and processes do not violate the Equal Credit Opportunity Act or any other Federal consumer financial law.

“(b) PROHIBITION AND ENFORCEMENT.—If the Bureau determines under subsection (a) that any loan application or process of taking a loan application violates the Equal Credit Opportunity Act or any other Federal consumer financial law, the Bureau shall—

“(1) prohibit the covered person from using such application or process; and

“(2) take such enforcement or other actions with respect to the covered person as the Bureau determines appropriate.”.

(b) CLERICAL AMENDMENT.—The table of contents in section 1 of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by inserting after the item relating to section 1037 the following:

“Sec. 1038. Review of loan applications.”.

SEC. 325. MORTGAGE DATA COLLECTION.

(a) IN GENERAL.—Section 304(b)(4) of the Home Mortgage Disclosure Act of 1975 (12 U.S.C. 2803(b)(4)) is amended by striking “census tract, income level, racial characteristics, age, and gender” and inserting “the applicant or borrower’s zip code, census tract, income level, race, color, religion, national origin, sex, marital status, sexual orientation, gender identity, and age”.

(b) PROTECTION OF PRIVACY INTERESTS.—Section 304(h)(3)(A) of the Home Mortgage Disclosure Act of 1975 (12 U.S.C. 2803(h)(3)(A)) is amended—

(1) in clause (i), by striking “and” at the end;

(2) by redesignating clause (ii) as clause (iii); and

(3) by inserting after clause (i) the following: “(ii) zip code, census tract, and any other category of data described in subsection (b)(4), as the Bureau determines to be necessary to satisfy the purpose described in paragraph (1)(E), and in a manner consistent with that purpose; and”.

Subtitle C—Promoting and Advancing Communities of Color Through Inclusive Lending

SEC. 331. STRENGTHENING DIVERSE AND MISSION-DRIVEN COMMUNITY FINANCIAL INSTITUTIONS.

(a) MINORITY LENDING INSTITUTION SET-ASIDE IN PROVIDING ASSISTANCE.—

(1) IN GENERAL.—Section 108 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4707) is amended by adding at the end the following:

“(i) SUPPORTING MINORITY INSTITUTIONS.—Notwithstanding any other provision of law, in providing any assistance to community development financial institutions, the Fund shall reserve 40 percent of such assistance for minority lending institutions.”.

(2) DEFINITIONS.—Section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702) is amended by adding at the end the following:

“(22) MINORITY LENDING INSTITUTION.—The term ‘minority lending institution’ has the meaning given that term under section 523(c) of division N of the Consolidated Appropriations Act, 2021.”.

(b) OFFICE OF MINORITY LENDING INSTITUTIONS.—Section 104 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4703) is amended by adding at the end the following:

“(1) CDFI OFFICE OF MINORITY LENDING INSTITUTIONS.—There is established within the Fund an Office of Minority Lending Institutions, which shall oversee assistance provided by the Fund to minority lending institutions.”.

(c) REPORTING ON MINORITY LENDING INSTITUTIONS.—Section 117 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4716) is amended by adding at the end the following:

“(g) REPORTING ON MINORITY LENDING INSTITUTIONS.—Each report required under subsection (a) shall include a description of the extent to which assistance from the Fund are provided to minority lending institutions.”.

(d) SUBMISSION OF DEMOGRAPHIC DATA RELATING TO DIVERSITY BY COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS.—Section 104 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4703), as amended by subsection (b), is further amended by adding at the end the following:

“(m) SUBMISSION OF DEMOGRAPHIC DATA RELATING TO DIVERSITY.—

“(1) DEFINITIONS.—In this subsection—

“(A) the term ‘executive officer’ has the meaning given the term in section 230.501(f) of title 17, Code of Federal Regulations, as in effect on the date of enactment of this subsection;

“(B) the term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth;

“(C) the term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality; and”.

“(B) the term ‘veteran’ has the meaning given the term in section 101 of title 38, United States Code.

“(2) SUBMISSION OF DISCLOSURE.—Each Fund applicant and recipient shall provide data regarding such factors as may be determined by the Fund, which may include:

“(A) Demographic data, based on voluntary self-identification, on the racial, ethnic, gender identity, and sexual orientation position of—

“(i) the board of directors of the institution; and

“(ii) the executive officers of the institution.

“(B) The status of any member of the board of directors of the institution, any nominee for the board of directors of the institution, or any executive officer of the institution, based on voluntary self-identification, as a veteran.

“(C) Whether the board of directors of the institution, or any committee of that board of directors, has, as of the date on which the institution makes a disclosure under this paragraph, adopted any policy, plan, or strategy to promote racial, ethnic, and gender diversity among—

“(i) the board of directors of the institution;

“(ii) nominees for the board of directors of the institution; or

“(iii) the executive officers of the institution.

“(3) REPORT TO CONGRESS.—Not later than 24 months after the date of enactment of this subsection, and every other year thereafter, the Fund shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives, and make publicly available on the website of the Fund, a report—

“(A) on the demographic data and trends of the diversity information made available pursuant to paragraph (2); and

“(B) containing any administrative or legislative recommendations of the Fund to enhance the implementation of this title or to promote diversity and inclusion within community development financial institutions.”.

(e) OFFICE OF DIVERSE AND MISSION-DRIVEN COMMUNITY FINANCIAL INSTITUTIONS.—

(1) ESTABLISHMENT.—There is established within the Department of the Treasury the Office of Diverse and Mission-Driven Community Financial Institutions.

(2) LEADERSHIP.—The Office of Diverse and Mission-Driven Community Financial Institutions shall be led by a Deputy Assistant Secretary for Diverse and Mission-Driven Community Financial Institutions, who shall be appointed by the Secretary of the Treasury, in

consultation with the Department of the Treasury's Director of Office of Minority and Women Inclusion.

(3) **FUNCTIONS.**—The Office of Diverse and Mission-Driven Community Financial Institutions, pursuant to the direction of the Secretary, shall seek to provide support for diverse and mission-driven community financial institutions and have the authority—

(A) to monitor and issue reports regarding—

(i) community development financial institutions, minority depository institutions, and minority lending institutions; and

(ii) the role such institutions play in the financial system of the United States, including the impact they have on providing financial access to low- and moderate-income communities, communities of color, and other underserved communities;

(B) to serve as a resource and Federal liaison for current and prospective community development financial institutions, minority depository institutions, and minority lending institutions seeking to engage with the Department of the Treasury, the Community Development Financial Institutions Fund ("CDFI Fund"), other Federal government agencies, including by providing contact information for other offices of the Department of the Treasury or other Federal Government agencies, resources, technical assistance, or other support for entities wishing—

(i) to become certified as a community development financial institution, and maintain the certification;

(ii) to obtain a banking charter, deposit insurance, or otherwise carry on banking activities in a safe, sound, and responsible manner;

(iii) to obtain financial support through private sector deposits, investments, partnerships, and other means;

(iv) to expand their operations through internal growth and acquisitions;

(v) to develop and upgrade their technology, cybersecurity resilience, compliance systems, data reporting systems, and their capacity to support their communities, including through partnerships with third-party companies;

(vi) to obtain grants, awards, investments and other financial support made available through the CDFI Fund, the Board of Governors of the Federal Reserve System, the Central Liquidity Facility, the Federal Home Loan Banks, and other Federal programs;

(vii) to participate as a financial intermediary with respect to various Federal and State programs and agencies, including the State Small Business Credit Initiative and programs of the Small Business Administration; and

(viii) to participate in Financial Agent Mentor-Protégé Program of the Department of the Treasury and other Federal programs designed to support private sector partnerships;

(C) to provide resources to the public wishing to learn more about minority depository institutions, community development financial institutions, and minority lending institutions, including helping the Secretary implement the requirements under section 334, publishing reports issued by the Office on the website of the Department of the Treasury and providing hyperlinks to other relevant reports and materials from other Federal agencies;

(D) to provide policy recommendations to other relevant Federal agencies and Congress on ways to further strengthen Federal support for community development financial institutions, minority depository institutions, and minority lending institutions;

(E) to assist the Secretary in carrying out the Secretary's responsibilities under section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) to preserve and promote minority depository institutions in consultation with the Chairman of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Chairman of the National Credit Union Administration, and the Chairperson of

the Board of Directors of the Federal Deposit Insurance Corporation;

(F) to carry out other duties of the Secretary of the Treasury required by this Act and the amendments made by this Act, and to perform such other duties and authorities as may be assigned by the Secretary.

(f) **STRENGTHENING FEDERAL EFFORTS AND INTERAGENCY COORDINATION TO PROMOTE DIVERSE AND MISSION-DRIVEN COMMUNITY FINANCIAL INSTITUTIONS.**—

(1) **SENIOR OFFICIALS DESIGNATED.**—The Chairman of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Chairman of the National Credit Union Administration, the Chairperson of the Board of Directors of the Federal Deposit Insurance Corporation, and the Director of the Bureau of Consumer Financial Protection shall each, in consultation with their respective Director of Office of Minority and Women Inclusion, designate a senior official to be their respective agency's officer responsible for promoting minority depository institutions, community development financial institutions, and minority lending institutions, including to fulfill obligations under section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) to preserve and promote minority depository institutions.

(2) **INTERAGENCY WORKING GROUP.**—The Department of the Treasury shall regularly convene meetings, no less than once a quarter, of an interagency working group to be known as the "Interagency Working Group to Promote Diverse and Mission-Driven Community Financial Institutions", which shall consist of the senior officials designated by their respective agencies under paragraph (1), along with the Deputy Assistant Secretary for Diverse and Mission-Driven Community Financial Institutions, the Director of the Community Development Financial Institutions Fund, and such other government officials as the Secretary of the Treasury may choose to invite, to examine and discuss the state of minority depository institutions, community development financial institutions, and minority lending institutions, and actions the relevant agencies can take to preserve, promote, and strengthen these institutions.

(3) **ANNUAL REPORT TO CONGRESS.**—Not later than 1 year after the date of the enactment of this subsection, and annually thereafter, the Secretary of the Treasury, the Chairman of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Chairman of the National Credit Union Administration, the Chairperson of the Board of Directors of the Federal Deposit Insurance Corporation, and the Director of the Bureau of Consumer Financial Protection shall submit a joint report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate regarding the work that has been done the prior year to preserve, promote, and strengthen community development financial institutions, minority depository institutions, and minority lending institutions, along with any policy recommendations on actions various government agencies and Congress should take to preserve, promote, and strengthen community development financial institutions, minority depository institutions, and minority lending institutions.

SEC. 332. CAPITAL INVESTMENTS, GRANTS, AND TECHNOLOGY SUPPORT FOR MDIS AND CDFIS.

(a) **AUTHORIZATION OF APPROPRIATION.**—There is authorized to be appropriated to the Emergency Capital Investment Fund \$4,000,000,000. Such funds may be used for administrative expenses of the Department of the Treasury.

(b) **CONFORMING AMENDMENTS TO ALLOW FOR ADDITIONAL PURCHASES OF CAPITAL.**—Section 104A of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4703a) is amended—

(1) in subsection (c), by striking paragraph (2); and

(2) in subsection (e), by striking paragraph (2).

(c) **USE OF FUNDS FOR CDFI FINANCIAL AND TECHNICAL ASSISTANCE.**—Section 104A of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4703a) is amended by adding at the end the following:

"(p) **USE OF FUNDS FOR CDFI FINANCIAL AND TECHNICAL ASSISTANCE.**—The Secretary shall transfer no less than \$1,000,000,000 in the Emergency Capital Investment Fund to the Fund for the purpose of providing financial and technical assistance grants to community development financial institutions certified by the Secretary. The Fund shall provide such grants using a formula that takes into account criteria such as certification status, financial and compliance performance, portfolio and balance sheet strength, diversity of CDFI business model types, and program capacity."

(d) **TECHNOLOGY GRANTS FOR MDIS AND CDFIS.**—

(1) **STUDY AND REPORT ON CERTAIN TECHNOLOGY CHALLENGES.**—

(A) **STUDY.**—The Secretary of the Treasury shall carry out a study on the technology challenges impacting minority depository institutions and community development financial institutions with respect to—

(i) internal technology capabilities and capacity of the institutions to process loan applications and otherwise serve current and potential customers through the internet, mobile phone applications, and other tools;

(ii) technology capabilities and capacity of the institutions, provided in partnership with third party companies, to process loan applications and otherwise serve current and potential customers through the internet, mobile phone applications, and other tools;

(iii) cybersecurity; and

(iv) challenges and solutions related to algorithmic bias in the deployment of technology.

(B) **REPORT.**—Not later than 18 months after the date of the enactment of this subsection, the Secretary shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate that includes the results of the study required under subparagraph (A).

(2) **TECHNOLOGY GRANT PROGRAM.**—

(A) **PROGRAM AUTHORIZED.**—The Secretary shall carry out a technology grant program to make grants to minority depository institutions and community development financial institutions to address technology challenges impacting such institutions.

(B) **APPLICATION.**—To be eligible to be awarded a grant under this paragraph, a minority depository institution or community development financial institution shall submit an application to the Secretary at such time, in such manner, and containing such information as the Secretary may require.

(C) **USE OF FUNDS.**—A minority depository institution or community development financial institution that is awarded a grant under this paragraph may use the grant funds to—

(i) enhance or adopt technologies that—

(I) shorten loan approval processes;

(II) improve customer experience;

(III) provide additional services to customers;

(IV) facilitate compliance with applicable laws, regulations, and program requirements, including testing to ensure that the use of technology does not result in discrimination, and helping to satisfy data reporting requirements; and

(V) help ensure privacy of customer records and cybersecurity resilience; or

(ii) carry out such other activities as the Secretary determines appropriate.

(3) **FUNDING.**—The Secretary may use amounts in the Emergency Capital Investment Fund to implement and make grants under paragraph

(2), but not to exceed \$250,000,000 in the aggregate.”.

(4) **DEFINITIONS.**—In this subsection, the terms “community development financial institution” and “minority depository institution” have the meaning given those terms, respectively, under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702).

(e) **PILOT PROGRAM FOR ESTABLISHING DE NOVO CDFIS AND MDIS.**—

(1) **IN GENERAL.**—The Secretary of the Treasury, in consultation with the Fund and the appropriate Federal banking agencies, shall establish a pilot program to provide competitive grants to a person for the purpose of providing capital for such person to establish a minority depository institution or a community development financial institution.

(2) **APPLICATION.**—A person desiring a grant under this subsection shall submit to the Secretary an application in such form and containing such information as the Secretary determines appropriate.

(3) **DISBURSEMENT.**—Before disbursing grant amounts to a person selected to receive a grant under this subsection, the Secretary shall ensure that such person has received approval from the appropriate Federal banking agency (or such other Federal or State agency from whom approval is required) to establish a minority depository institution or a community development financial institution, as applicable.

(4) **FUNDING.**—The Secretary may use amounts in the Emergency Capital Investment Fund to implement and make grants under paragraph (2), but not to exceed \$100,000,000 in the aggregate.”.

(5) **DEFINITIONS.**—In this subsection, the terms “appropriate Federal banking agency”, “community development financial institution”, “Fund”, and “minority depository institution” have the meaning given those terms, respectively, under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702).

(f) **GUIDANCE FOR SUBCHAPTER S AND MUTUAL BANKS.**—Not later than 30 days after the date of enactment of this Act, the Board of Governors of the Federal Reserve System and the Secretary shall issue guidance regarding how Emergency Capital Investment Program investments (whether made before or after the date of enactment of this Act) are considered for purposes of various prudential requirements, including debt to equity, leverage ratio, and double leverage ratio requirements with respect to subchapter S and mutual bank recipients of such investments.

(g) **COLLECTION OF DATA.**—Section 111 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4710) is amended—

(1) by striking “The Fund” and inserting the following:

“(a) **IN GENERAL.**—The Fund”; and

(2) by adding at the end the following:

“(b) **COLLECTION OF CERTAIN DATA BY CDFIS.**—Notwithstanding the Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.)—

“(1) a community development financial institution may collect data described in section 701(a)(1) of that Act (15 U.S.C. 1691(a)(1)) from borrowers and applicants for credit for the sole purpose and exclusive use to ensure that targeted populations and low-income residents of investment areas are adequately served and to report the level of service provided to such populations and areas to the Fund; and

“(2) a community development financial institution that collects the data described in paragraph (1) shall not be subject to adverse action related to that collection by the Bureau of Consumer Financial Protection or any other Federal agency.”.

SEC. 333. SUPPORTING YOUNG ENTREPRENEURS PROGRAM.

Section 108 of the Riegle Community Development and Regulatory Improvement Act of 1994

(12 U.S.C. 4707), as amended by section 331(a)(1), is further amended by adding at the end the following:

“(j) **SUPPORTING YOUNG ENTREPRENEURS PROGRAM.**—

“(1) **IN GENERAL.**—The Fund shall establish a Supporting Young Entrepreneurs Program under which the Fund may provide financial awards to the community development financial institutions that the Fund determines have the best programs to help young entrepreneurs get the start up capital needed to start a small business.

“(2) **NO MATCHING REQUIREMENT.**—The matching requirement under subsection (e) shall not apply to awards made under this subsection.

“(3) **FUNDING.**—In carrying out this subsection, the Fund may use—

“(A) amounts in the Emergency Capital Investment Fund, but not to exceed \$100,000,000 in the aggregate; and

“(B) such other funds as may be appropriated by Congress to the Fund to carry out the Supporting Young Entrepreneurs Program.”.

SEC. 334. MAP OF MINORITY DEPOSITORY INSTITUTIONS AND COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS.

(a) **IN GENERAL.**—The Secretary of the Treasury, in consultation with the CDFI Fund and the Federal banking agencies, shall establish an interactive, searchable map showing the geographic locations of the headquarters and branch locations of minority depository institutions, which shall be provided by the Federal banking agencies, and community development financial institutions that have been certified by the Secretary. Such map shall also provide a link to the website of each such minority depository institution and community development financial institution.

(b) **DEFINITIONS.**—In this section:

(1) **CDFI FUND.**—The term “CDFI Fund” means the Community Development Financial Institutions Fund established under section 104(a) of the Riegle Community Development and Regulatory Improvement Act of 1994.

(2) **COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION.**—The term “community development financial institution” has the meaning given in section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994.

(3) **FEDERAL BANKING AGENCY.**—The term “Federal banking agency”—

(A) has the meaning given in section 3 of the Federal Deposit Insurance Act; and

(B) means the National Credit Union Administration.

(4) **MINORITY DEPOSITORY INSTITUTION.**—The term “minority depository institution” has the meaning given in section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

SEC. 335. REPORT ON CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS.

Section 117(a) of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4716(a)) is amended—

(1) by striking “The Fund” and inserting the following:

“(1) **IN GENERAL.**—The Fund”; and

(2) by striking “and the Congress” and inserting “, the Congress, and the public”; and

(3) by adding at the end the following:

“(2) **REPORT ON CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS.**—The annual report required under paragraph (1) shall include a report on community development financial institutions (“CDFIs”) that have been certified by the Secretary of the Treasury, including a summary with aggregate data and analysis, to the fullest extent practicable, regarding—

“(A) a list of the types of organizations that are certified as CDFIs, and the number of each type of organization; and

“(B) the geographic location and capacity of different types of certified CDFIs;

“(C) the lines of business for different types of certified CDFIs; and

“(D) human resources and staffing information for different types of certified CDFIs, including—

“(E) the types of development services provided by different types of certified CDFIs; and

“(F) the target markets of different types of certified CDFIs and the amount of products and services offered by CDFIs to those target markets, including—

“(i) the number and amount of loans and loan guarantees made in those target markets; and

“(ii) the number and amount of other investments made in those target markets; and

“(iii) the number and amount of development services offered in those target markets; and

“(G) such other information as the Director of the Fund may determine necessary to promote transparency of the impact of different types of CDFIs, while carrying out this report in a manner that seeks to minimize data reporting requirements from certified CDFIs when feasible, including utilizing information gathered from other regulators under section 104(l).”.

SEC. 336. CONSULTATION AND MINIMIZATION OF DATA REQUESTS.

Section 104 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4703) is amended by adding at the end the following:

“(l) **CONSULTATION AND MINIMIZATION OF DATA REQUESTS.**—

“(1) **IN GENERAL.**—In carrying out its duties, the Fund shall—

“(A) periodically, and no less frequent than once a year, consult with the applicable Federal regulator of certified CDFIs and applicants to be a certified CDFI (“applicants”); and

“(B) seek to gather any information necessary related to Fund certification and award decisions on certified CDFIs and applicants from the applicable Federal regulator, and such regulators shall use reasonable efforts to provide such information to the Fund, to minimize duplicative data collection requests made by the Fund of certified CDFIs and applicants and to expedite certification, award, or other relevant processes administered by the Fund.

“(2) **APPLICABLE FEDERAL REGULATOR DEFINED.**—In this subsection, the term “applicable Federal regulator” means—

“(A) with respect to a certified CDFI or an applicant that is regulated by both an appropriate Federal banking agency and the Bureau of Consumer Financial Protection, the Bureau of Consumer Financial Protection; and

“(B) with respect to a certified CDFI or an applicant that is not regulated by the Bureau of Consumer Financial Protection, the appropriate Federal banking agency for such applicant; or

“(C) the Bureau of Consumer Financial Protection, with respect to a certified CDFI or an applicant—

“(i) that is not regulated by an appropriate Federal banking agency; and

“(ii) that offers or provides consumer financial products or services (as defined in section 1002 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5481)).”.

SEC. 337. ACCESS TO THE DISCOUNT WINDOW OF THE FEDERAL RESERVE SYSTEM FOR MDIS AND CDFIS.

Within 1 year after the date of enactment of this Act, the Board of Governors of the Federal Reserve System shall establish a process under which minority depository institutions and community development financial institutions may have access to the discount window, at the seasonal credit interest rate most recently published on the Federal Reserve Statistical Release on selected interest rates (daily or weekly).

SEC. 338. STUDY ON SECURITIZATION BY CDFIS.

(a) **IN GENERAL.**—The Secretary of the Treasury, in consultation with the Community Development Financial Institutions Fund and such other Federal agencies as the Secretary determines appropriate, shall carry out a study on—

(1) the use of securitization by CDFIs;
 (2) any barriers to the use of securitization as a source of liquidity by CDFIs; and
 (3) any authorities available to the Government to support the use of securitization by CDFIs to the extent it helps serve underserved communities.

(b) REPORT.—Not later than the end of the 1-year period beginning on the date of enactment of this Act, the Secretary shall issue a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate containing—

(1) all findings and determinations made in carrying out the study required under subsection (a); and

(2) any legislative or administrative recommendations of the Secretary that would promote the responsible use of securitization to help CDFIs in reaching more underserved communities.

(c) CDFI DEFINED.—The term “CDFI” has the meaning given the term “community development financial institution” under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994.

TITLE IV—DIVERSITY IN FINANCIAL INSTITUTIONS AND CORPORATIONS **Subtitle A—Promoting New and Diverse Depository Institutions**

SEC. 411. STUDY AND STRATEGIC PLAN.

(a) IN GENERAL.—The Federal banking regulators shall jointly—

(1) conduct a study about the challenges faced by proposed depository institutions, including proposed minority depository institutions, seeking de novo depository institution charters; and

(2) submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate and publish publically, not later than 18 months after the date of the enactment of this section—

(A) an analysis based on the study conducted pursuant to paragraph (1);

(B) any findings from the study conducted pursuant to paragraph (1); and

(C) any legislative recommendations that the Federal banking regulators developed based on the study conducted pursuant to paragraph (1).

STRATEGIC PLAN.—

(1) IN GENERAL.—Not later than 18 months after the date of the enactment of this section, the Federal banking regulators shall jointly submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate and publish publically a strategic plan based on the study conducted pursuant to subsection (a) and designed to help proposed depository institutions (including proposed minority depository institutions) successfully apply for de novo depository institution charters in a manner that promotes increased availability of banking and financial services, safety and soundness, consumer protection, community reinvestment, financial stability, and a level playing field.

(2) CONTENTS OF STRATEGIC PLAN.—The strategic plan described in paragraph (1) shall—

(A) promote the chartering of de novo depository institutions, including—

(i) proposed minority depository institutions; and

(ii) proposed depository institutions that could be certified as community development financial institutions; and

(B) describe actions the Federal banking regulators may take that would increase the number of depository institutions located in geographic areas where consumers lack access to a branch of a depository institution.

(c) PUBLIC INVOLVEMENT.—When conducting the study and developing the strategic plan required by this section, the Federal banking regulators shall invite comments and other feedback from the public to inform the study and strategic plan.

(d) DEFINITIONS.—In this section:

(1) DEPOSITORY INSTITUTION.—The term “depository institution” has the meaning given in section 3 of the Federal Deposit Insurance Act, and includes a “Federal credit union” and a “State credit union” as such terms are defined, respectively, under section 101 of the Federal Credit Union Act.

(2) COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION.—The term “community development financial institution” has the meaning given in section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994.

(3) FEDERAL BANKING REGULATORS.—The term “Federal banking regulators” means the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Director of the Bureau of Consumer Financial Protection.

(4) MINORITY DEPOSITORY INSTITUTION.—The term “minority depository institution” has the meaning given in section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

Subtitle B—Promoting Diversity and Inclusion in Banking

SEC. 421. DIVERSITY AND INCLUSION RATINGS.

(a) IN GENERAL.—The Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. 5301 et seq.) is amended by inserting after section 342 the following:

“SEC. 342A. DIVERSITY AND INCLUSION RATINGS.

“(a) IN GENERAL.—The Board of Governors, the Comptroller of the Currency, the Corporation, and the National Credit Union Administration Board, in assigning a rating to a depository institution under the Uniform Financial Institutions Rating System (or an equivalent rating by any such agency under a comparable rating system) shall include a diversity and inclusion component that examines—

“(1) whether the depository institution has effective policies in place to encourage diversity and inclusion in the hiring practices of the institution;

“(2) whether the depository institution provides training to the employees of the institution, that is appropriate to the size and resources of the institution, on diversity and inclusion;

“(3) whether the depository institution has policies in place that ensure that employees are able to report workplace discrimination without fear of wrongful retaliation, threats, or coercion; and

“(4)(A) with respect to a depository institution with total consolidated assets of \$1,000,000,000 or less, whether such depository institution has designated an individual to serve as a Diversity and Inclusion Officer who reports to the Chief Executive Officer of the institution on all diversity and inclusion matters; or

“(B) with respect to a depository institution with total consolidated assets of more than \$1,000,000,000, whether such depository institution—

“(i) has designated an individual to serve as a Diversity and Inclusion Officer; and

“(ii) has established a committee for diversity and inclusion that holds meetings quarterly and that includes in its membership the Diversity and Inclusion Officer designated under clause (i) and the Chief Executive Officer of the institution.

“(b) APPLICATION TO MINORITY DEPOSITORY INSTITUTIONS.—In carrying out subsection (a) with respect to minority depository institutions, the Board of Governors, the Comptroller of the Currency, the Corporation, and the National Credit Union Administration Board shall—

“(1) assign such institutions the most favorable rating with respect to the diversity and inclusion component described under subsection (a); and

“(2) exempt such institutions from any examination procedures related to the diversity and

inclusion component described under subsection (a).

“(c) DEFINITIONS.—In this section:

“(1) DEPOSITORY INSTITUTION.—The term ‘depository institution’ means a depository institution or a credit union.

“(2) MINORITY DEPOSITORY INSTITUTION.—The term ‘minority depository institution’ means an entity that is—

“(A) a minority depository institution, as defined in section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note); or

“(B) considered to be a minority depository institution by—

“(i) the appropriate Federal banking agency; or

“(B) the term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth;

“(C) the term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality; and

“(ii) the National Credit Union Administration, in the case of an insured credit union.”.

(b) CLERICAL AMENDMENT.—The table of contents for the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by inserting after the item relating to section 342 the following:

“Sec. 342A. Diversity and inclusion ratings.”.

Subtitle C—Improving Corporate Governance Through Diversity

SEC. 431. SUBMISSION OF DATA RELATING TO DIVERSITY BY ISSUERS.

Section 13 of the Securities Exchange Act of 1934 (15 U.S.C. 78m) is amended by adding at the end the following:

“(s) SUBMISSION OF DATA RELATING TO DIVERSITY.—

“(1) DEFINITIONS.—In this subsection—

“(A) the term ‘executive officer’ has the meaning given the term in section 230.501(f) of title 17, Code of Federal Regulations, as in effect on the date of enactment of this subsection; and

“(B) the term ‘veteran’ has the meaning given the term in section 101 of title 38, United States Code.

“(2) SUBMISSION OF DISCLOSURE.—Each issuer required to file an annual report under subsection (a) shall disclose in any proxy statement and any information statement relating to the election of directors filed with the Commission the following:

“(A) Data, based on voluntary self-identification, on the racial, ethnic, gender identity, and sexual orientation composition of—

“(i) the board of directors of the issuer;

“(ii) nominees for the board of directors of the issuer; and

“(iii) the executive officers of the issuer.

“(B) The status of any member of the board of directors of the issuer, any nominee for the board of directors of the issuer, or any executive officer of the issuer, based on voluntary self-identification, as a veteran.

“(C) Whether the board of directors of the issuer, or any committee of that board of directors, has, as of the date on which the issuer makes a disclosure under this paragraph, adopted any policy, plan, or strategy to promote racial, ethnic, and gender diversity among—

“(i) the board of directors of the issuer;

“(ii) nominees for the board of directors of the issuer; or

“(iii) the executive officers of the issuer.

“(3) ALTERNATIVE SUBMISSION.—In any 1-year period in which an issuer required to file an annual report under subsection (a) does not file with the Commission a proxy statement or an information statement relating to the election of directors, the issuer shall disclose the information required under paragraph (2) in the first annual report of issuer that the issuer submits to the Commission after the end of that 1-year period.

“(4) ANNUAL REPORT.—Not later than 18 months after the date of enactment of this subsection, and annually thereafter, the Commission shall submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate, and publish on the website of the Commission, a report that analyzes the information disclosed under paragraphs (2) and (3) and identifies any trends with respect to such information.

“(5) BEST PRACTICES.—

“(A) IN GENERAL.—The Director of the Office of Minority and Women Inclusion of the Commission shall, not later than 3 years after the date of enactment of this subsection, and every 3 years thereafter, publish best practices for compliance with this subsection.

“(B) COMMENTS.—The Director of the Office of Minority and Women Inclusion of the Commission may, pursuant to subchapter II of chapter 5 of title 5, United States Code, solicit public comments related to the best practices published under subparagraph (A).”.

SEC. 432. DIVERSITY ADVISORY GROUP.

(a) DEFINITIONS.—For the purposes of this section:

(1) ADVISORY GROUP.—The term “Advisory Group” means the Diversity Advisory Group established under subsection (b).

(2) COMMISSION.—The term “Commission” means the Securities and Exchange Commission.

(3) ISSUER.—The term “issuer” has the meaning given the term in section 3(a) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)).

(b) ESTABLISHMENT.—The Commission shall establish a Diversity Advisory Group, which shall be composed of representatives from—

- (1) the Federal Government and State and local governments;
- (2) academia; and
- (3) the private sector.

(c) STUDY AND RECOMMENDATIONS.—The Advisory Group shall—

(1) carry out a study that identifies strategies that can be used to increase gender, racial, and ethnic diversity among members of boards of directors of issuers; and

(2) not later than 270 days after the date on which the Advisory Group is established, submit to the Commission, the Committee on Financial Services of the House of Representatives, and the Committee on Banking, Housing, and Urban Affairs of the Senate a report that—

(A) describes any findings from the study conducted under paragraph (1); and

(B) makes recommendations regarding strategies that issuers could use to increase gender, racial, and ethnic diversity among board members.

(d) ANNUAL REPORT.—Not later than 1 year after the date on which the Advisory Group submits the report required under subsection (c)(2), and annually thereafter, the Commission shall submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate a report that describes the status of gender, racial, and ethnic diversity among members of the boards of directors of issuers.

(e) PUBLIC AVAILABILITY OF REPORTS.—The Commission shall make all reports of the Advisory Group available to issuers and the public, including on the website of the Commission.

(f) INAPPLICABILITY OF FEDERAL ADVISORY COMMITTEE ACT.—The Federal Advisory Committee Act (5 U.S.C. App.) shall not apply with respect to the Advisory Group or the activities of the Advisory Group.

Subtitle D—Ensuring Diversity in Community Banking

SEC. 441. SHORT TITLE.

This subtitle may be cited as the “Ensuring Diversity in Community Banking Act”.

SEC. 442. SENSE OF CONGRESS ON FUNDING THE LOAN-LOSS RESERVE FUND FOR SMALL DOLLAR LOANS.

The sense of Congress is the following:

(1) The Community Development Financial Institutions Fund (the “CDFI Fund”) is an agency of the Department of the Treasury, and was established by the Riegle Community Development and Regulatory Improvement Act of 1994. The mission of the CDFI Fund is “to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders, investors, and financial service providers”. A community development financial institution (a “CDFI”) is a specialized financial institution serving low-income communities and a Community Development Entity (a “CDE”) is a domestic corporation or partnership that is an intermediary vehicle for the provision of loans, investments, or financial counseling in low-income communities. The CDFI Fund certifies CDFIs and CDEs. Becoming a certified CDFI or CDE allows organizations to participate in various CDFI Fund programs as follows:

(A) The Bank Enterprise Award Program, which provides FDIC-insured depository institutions awards for a demonstrated increase in lending and investments in distressed communities and CDFIs.

(B) The CDFI Program, which provides Financial and Technical Assistance awards to CDFIs to reinvest in the CDFI, and to build the capacity of the CDFI, including financing product development and loan loss reserves.

(C) The Native American CDFI Assistance Program, which provides CDFIs and sponsoring entities Financial and Technical Assistance awards to increase lending and grow the number of CDFIs owned by Native Americans to help build capacity of such CDFIs.

(D) The New Market Tax Credit Program, which provides tax credits for making equity investments in CDEs that stimulate capital investments in low-income communities.

(E) The Capital Magnet Fund, which provides awards to CDFIs and nonprofit affordable housing organizations to finance affordable housing solutions and related economic development activities.

(F) The Bond Guarantee Program, a source of long-term, patient capital for CDFIs to expand lending and investment capacity for community and economic development purposes.

(2) The Department of the Treasury is authorized to create multi-year grant programs designed to encourage low-to-moderate income individuals to establish accounts at federally insured banks, and to improve low-to-moderate income individuals’ access to such accounts on reasonable terms.

(3) Under this authority, grants to participants in CDFI Fund programs may be used for loan-loss reserves and to establish small-dollar loan programs by subsidizing related losses. These grants also allow for the providing recipients with the financial counseling and education necessary to conduct transactions and manage their accounts. These loans provide low-cost alternatives to payday loans and other nontraditional forms of financing that often impose excessive interest rates and fees on borrowers, and lead millions of Americans to fall into debt traps. Small-dollar loans can only be made pursuant to terms, conditions, and practices that are reasonable for the individual consumer obtaining the loan.

(4) Program participation is restricted to eligible institutions, which are limited to organizations listed in section 501(c)(3) of the Internal Revenue Code and exempt from tax under 501(a) of such Code, federally insured depository institutions, community development financial institutions and State, local, or Tribal government entities.

(5) According to the CDFI Fund, some programs attract as much as \$10 in private capital for every \$1 invested by the CDFI Fund. The Administration and the Congress should prioritize appropriation of funds for the loan loss reserve fund and technical assistance pro-

grams administered by the Community Development Financial Institution Fund.

SEC. 443. DEFINITIONS.

In this subtitle:

(1) COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION.—The term “community development financial institution” has the meaning given under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702).

(2) MINORITY DEPOSITORY INSTITUTION.—The term “minority depository institution” has the meaning given under section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note), as amended by this Act.

SEC. 444. INCLUSION OF WOMEN’S BANKS IN THE DEFINITION OF MINORITY DEPOSITORY INSTITUTION.

Section 308(b)(1) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) is amended—

(1) by redesignating subparagraphs (A), (B), and (C) as clauses (i), (ii), and (iii), respectively;

(2) by striking “means any” and inserting the following: “means—

“(A) any”; and

(3) in clause (iii) (as so redesignated), by striking the period at the end and inserting “; or”; and

(4) by inserting at the end the following new subparagraph:

“(B) any bank described in clause (i), (ii), or (iii) of section 19(b)(1)(A) of the Federal Reserve Act—

“(i) more than 50 percent of the outstanding shares of which are held by 1 or more women; and

“(ii) the majority of the directors on the board of directors of which are women.”.

SEC. 445. ESTABLISHMENT OF IMPACT BANK DESIGNATION.

(a) IN GENERAL.—Each Federal banking agency shall establish a program under which a depository institution with total consolidated assets of less than \$10,000,000,000 may elect to be designated as an impact bank if the total dollar value of the loans extended by such depository institution to low-income borrowers is greater than or equal to 50 percent of the assets of such bank.

(b) NOTIFICATION OF ELIGIBILITY.—Based on data obtained through examinations of depository institutions, the appropriate Federal banking agency shall notify a depository institution if the institution is eligible to be designated as an impact bank.

(c) APPLICATION.—Regardless of whether or not it has received a notice of eligibility under subsection (b), a depository institution may submit an application to the appropriate Federal banking agency—

(1) requesting to be designated as an impact bank; and

(2) demonstrating that the depository institution meets the applicable qualifications.

(d) LIMITATION ON ADDITIONAL DATA REQUIREMENTS.—The Federal banking agencies may only impose additional data collection requirements on a depository institution under this section if such data is—

(1) necessary to process an application submitted by the depository institution to be designated an impact bank; or

(2) with respect to a depository institution that is designated as an impact bank, necessary to ensure the depository institution’s ongoing qualifications to maintain such designation.

(e) REMOVAL OF DESIGNATION.—If the appropriate Federal banking agency determines that a depository institution designated as an impact bank no longer meets the criteria for such designation, the appropriate Federal banking agency shall rescind the designation and notify the depository institution of such rescission.

(f) RECONSIDERATION OF DESIGNATION; APPEALS.—Under such procedures as the Federal

banking agencies may establish, a depository institution may—

(1) submit to the appropriate Federal banking agency a request to reconsider a determination that such depository institution no longer meets the criteria for the designation; or

(2) file an appeal of such determination.

(g) RULEMAKING.—Not later than 1 year after the date of the enactment of this Act, the Federal banking agencies shall jointly issue rules to carry out the requirements of this section, including by providing a definition of a low-income borrower.

(h) REPORTS.—Each Federal banking agency shall submit an annual report to the Congress containing a description of actions taken to carry out this section.

(i) FEDERAL DEPOSIT INSURANCE ACT DEFINITIONS.—In this section, the terms “depository institution”, “appropriate Federal banking agency”, and “Federal banking agency” have the meanings given such terms, respectively, in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).

SEC. 446. MINORITY DEPOSITORIES ADVISORY COMMITTEES.

(a) ESTABLISHMENT.—Each covered regulator shall establish an advisory committee to be called the “Minority Depositories Advisory Committee”.

(b) DUTIES.—Each Minority Depositories Advisory Committee shall provide advice to the respective covered regulator on meeting the goals established by section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) to preserve the present number of covered minority institutions, preserve the minority character of minority-owned institutions in cases involving mergers or acquisitions, provide technical assistance, and encourage the creation of new covered minority institutions. The scope of the work of each such Minority Depositories Advisory Committee shall include an assessment of the current condition of covered minority institutions, what regulatory changes or other steps the respective agencies may be able to take to fulfill the requirements of such section 308, and other issues of concern to covered minority institutions.

(c) MEMBERSHIP.—

(1) IN GENERAL.—Each Minority Depositories Advisory Committee shall consist of no more than 10 members, who—

(A) shall serve for one two-year term;

(B) shall serve as a representative of a depository institution or an insured credit union with respect to which the respective covered regulator is the covered regulator of such depository institution or insured credit union; and

(C) shall not receive pay by reason of their service on the advisory committee, but may receive travel or transportation expenses in accordance with section 5703 of title 5, United States Code.

(2) DIVERSITY.—To the extent practicable, each covered regulator shall ensure that the members of the Minority Depositories Advisory Committee of such agency reflect the diversity of covered minority institutions.

(d) MEETINGS.—

(1) IN GENERAL.—Each Minority Depositories Advisory Committee shall meet not less frequently than twice each year.

(2) NOTICE AND INVITATIONS.—Each Minority Depositories Advisory Committee shall—

(A) notify the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate in advance of each meeting of the Minority Depositories Advisory Committee; and

(B) invite the attendance at each meeting of the Minority Depositories Advisory Committee of—

(i) one member of the majority party and one member of the minority party of the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate; and

(ii) one member of the majority party and one member of the minority party of any relevant subcommittees of such committees.

(e) NO TERMINATION OF ADVISORY COMMITTEES.—The termination requirements under section 14 of the Federal Advisory Committee Act (5 U.S.C. app.) shall not apply to a Minority Depositories Advisory Committee established pursuant to this section.

(f) DEFINITIONS.—In this section:

(1) COVERED REGULATOR.—The term “covered regulator” means the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the National Credit Union Administration.

(2) COVERED MINORITY INSTITUTION.—The term “covered minority institution” means a minority depository institution (as defined in section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note)).

(3) DEPOSITORY INSTITUTION.—The term “depository institution” has the meaning given under section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).

(4) INSURED CREDIT UNION.—The term “insured credit union” has the meaning given in section 101 of the Federal Credit Union Act (12 U.S.C. 1752).

(g) TECHNICAL AMENDMENT.—Section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) is amended by adding at the end the following new paragraph:

“(3) DEPOSITORY INSTITUTION.—The term ‘depository institution’ means an ‘insured depository institution’ (as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813)) and an insured credit union (as defined in section 101 of the Federal Credit Union Act (12 U.S.C. 1752)).”

SEC. 447. FEDERAL DEPOSITS IN MINORITY DEPOSITORY INSTITUTIONS.

(a) IN GENERAL.—Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) is amended—

(1) by adding at the end the following new subsection:

“(d) FEDERAL DEPOSITS.—The Secretary of the Treasury shall ensure that deposits made by Federal agencies in minority depository institutions and impact banks are collateralized or insured, as determined by the Secretary. Such deposits shall include reciprocal deposits as defined in section 337.6(e)(2)(v) of title 12, Code of Federal Regulations (as in effect on March 6, 2019).”; and

(2) in subsection (b), as amended by section 6(g), by adding at the end the following new paragraph:

“(4) IMPACT BANK.—The term ‘impact bank’ means a depository institution designated by the appropriate Federal banking agency pursuant to section 445 of the Ensuring Diversity in Community Banking Act.”

(b) TECHNICAL AMENDMENTS.—Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note) is amended—

(1) in the matter preceding paragraph (1), by striking “section—” and inserting “section.”; and

(2) in the paragraph heading for paragraph (1), by striking “FINANCIAL” and inserting “DEPOSITORY”.

SEC. 448. MINORITY BANK DEPOSIT PROGRAM.

(a) IN GENERAL.—Section 1204 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1811 note) is amended to read as follows:

“SEC. 1204. EXPANSION OF USE OF MINORITY DEPOSITORY INSTITUTIONS.

“(a) MINORITY BANK DEPOSIT PROGRAM.—

“(1) ESTABLISHMENT.—There is established a program to be known as the ‘Minority Bank Deposit Program’ to expand the use of minority depository institutions.

“(2) ADMINISTRATION.—The Secretary of the Treasury, acting through the Fiscal Service, shall—

“(A) on application by a depository institution or credit union, certify whether such depository institution or credit union is a minority depository institution;

“(B) maintain and publish a list of all depository institutions and credit unions that have been certified pursuant to subparagraph (A); and

“(C) periodically distribute the list described in subparagraph (B) to—

“(i) all Federal departments and agencies;

“(ii) interested State and local governments; and

“(iii) interested private sector companies.

“(3) INCLUSION OF CERTAIN ENTITIES ON LIST.—A depository institution or credit union that, on the date of the enactment of this section, has a current certification from the Secretary of the Treasury stating that such depository institution or credit union is a minority depository institution shall be included on the list described under paragraph (2)(B).

“(b) EXPANDED USE AMONG FEDERAL DEPARTMENTS AND AGENCIES.—

“(1) IN GENERAL.—Not later than 1 year after the establishment of the program described in subsection (a), the head of each Federal department or agency shall develop and implement standards and procedures to prioritize, to the maximum extent possible as permitted by law and consistent with principles of sound financial management, the use of minority depository institutions to hold the deposits of each such department or agency.

“(2) REPORT TO CONGRESS.—Not later than 2 years after the establishment of the program described in subsection (a), and annually thereafter, the head of each Federal department or agency shall submit to Congress a report on the actions taken to increase the use of minority depository institutions to hold the deposits of each such department or agency.

“(c) DEFINITIONS.—For purposes of this section:

“(1) CREDIT UNION.—The term ‘credit union’ has the meaning given the term ‘insured credit union’ in section 101 of the Federal Credit Union Act (12 U.S.C. 1752).

“(2) DEPOSITORY INSTITUTION.—The term ‘depository institution’ has the meaning given in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).

“(3) MINORITY DEPOSITORY INSTITUTION.—The term ‘minority depository institution’ has the meaning given that term under section 308 of this Act.”

(b) CONFORMING AMENDMENTS.—The following provisions are amended by striking “1204(c)(3)” and inserting “1204(c)”:

(1) Section 808(b)(3) of the Community Reinvestment Act of 1977 (12 U.S.C. 2907(b)(3)).

(2) Section 40(g)(1)(B) of the Federal Deposit Insurance Act (12 U.S.C. 1831q(g)(1)(B)).

(3) Section 704B(h)(4) of the Equal Credit Opportunity Act (15 U.S.C. 1691c-2(h)(4)).

SEC. 449. DIVERSITY REPORT AND BEST PRACTICES.

(a) ANNUAL REPORT.—Each covered regulator shall submit to Congress an annual report on diversity including the following:

(1) Data, based on voluntary self-identification, on the racial, ethnic, and gender composition of the examiners of each covered regulator, disaggregated by length of time served as an examiner.

(2) The status of any examiners of covered regulators, based on voluntary self-identification, as a veteran.

(3) Whether any covered regulator, as of the date on which the report required under this section is submitted, has adopted a policy, plan, or strategy to promote racial, ethnic, and gender diversity among examiners of the covered regulator.

(4) Whether any special training is developed and provided for examiners related specifically

to working with depository institutions and credit unions that serve communities that are predominantly minorities, low income, or rural, and the key focus of such training.

(b) **BEST PRACTICES.**—Each Office of Minority and Women Inclusion of a covered regulator shall develop, provide to the head of the covered regulator, and make publicly available best practices—

(1) for increasing the diversity of candidates applying for examiner positions, including through outreach efforts to recruit diverse candidate to apply for entry-level examiner positions; and

(2) for retaining and providing fair consideration for promotions within the examiner staff for purposes of achieving diversity among examiners.

(c) **COVERED REGULATOR DEFINED.**—In this section, the term “covered regulator” means the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the National Credit Union Administration.

SEC. 450. INVESTMENTS IN MINORITY DEPOSITORY INSTITUTIONS AND IMPACT BANKS.

(a) **CONTROL FOR CERTAIN INSTITUTIONS.**—Section 7(j)(8)(B) of the Federal Deposit Insurance Act (12 U.S.C. 1817(j)(8)(B)) is amended to read as follows:

“(B) “control” means the power, directly or indirectly—

“(i) to direct the management or policies of an insured depository institution; or

“(ii)(I) with respect to an insured depository institution, of a person to vote 25 per centum or more of any class of voting securities of such institution; or

“(II) with respect to an insured depository institution that is an impact bank (as designated pursuant to section 445 of the Ensuring Diversity in Community Banking Act) or a minority depository institution (as defined in section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989), of an individual to vote 30 percent or more of any class of voting securities of such an impact bank or a minority depository institution.”.

(b) **RULEMAKING.**—The Federal banking agencies (as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813)) shall jointly issue rules for de novo minority depository institutions and de novo impact banks (as designated pursuant to section 445) to allow 3 years to meet the capital requirements otherwise applicable to minority depository institutions and impact banks.

(c) **REPORT.**—Not later than 1 year after the date of the enactment of this Act, the Federal banking agencies shall jointly submit to Congress a report on—

(1) the principal causes for the low number of de novo minority depository institutions during the 10-year period preceding the date of the report;

(2) the main challenges to the creation of de novo minority depository institutions and de novo impact banks; and

(3) regulatory and legislative considerations to promote the establishment of de novo minority depository institutions and de novo impact banks.

SEC. 451. REPORT ON COVERED MENTOR-PROTEGE PROGRAMS.

(a) **REPORT.**—Not later than 6 months after the date of the enactment of this Act and annually thereafter, the Secretary of the Treasury shall submit to Congress a report on participants in a covered mentor-protege program, including—

(1) an analysis of outcomes of such program;

(2) the number of minority depository institutions that are eligible to participate in such program but do not have large financial institution mentors; and

(3) recommendations for how to match such minority depository institutions with large financial institution mentors.

(b) **DEFINITIONS.**—In this section:

(1) **COVERED MENTOR-PROTEGE PROGRAM.**—The term “covered mentor-protege program” means a mentor-protege program established by the Secretary of the Treasury pursuant to section 45 of the Small Business Act (15 U.S.C. 657r).

(2) **LARGE FINANCIAL INSTITUTION.**—The term “large financial institution” means any entity—

(A) regulated by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the National Credit Union Administration; and

(B) that has total consolidated assets greater than or equal to \$50,000,000,000.

SEC. 452. CUSTODIAL DEPOSIT PROGRAM FOR COVERED MINORITY DEPOSITORY INSTITUTIONS AND IMPACT BANKS.

(a) **IN GENERAL.**—Not later than one year after the date of the enactment of this Act, the Secretary of the Treasury shall issue rules establishing a custodial deposit program under which a covered bank may receive deposits from a qualifying account.

(b) **REQUIREMENTS.**—In issuing rules under subsection (a), the Secretary of the Treasury shall—

(1) consult with the Federal banking agencies;

(2) ensure each covered bank participating in the program established under this section—

(A) has appropriate policies relating to management of assets, including measures to ensure the safety and soundness of each such covered bank; and

(B) is compliant with applicable law; and

(3) ensure, to the extent practicable that the rules do not conflict with goals described in section 308(a) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note).

(c) **LIMITATIONS.**—

(1) **DEPOSITS.**—With respect to the funds of an individual qualifying account, an entity may not deposit an amount greater than the insured amount in a single covered bank.

(2) **TOTAL DEPOSITS.**—The total amount of funds deposited in a covered bank under the custodial deposit program described under this section may not exceed the lesser of—

(A) 10 percent of the average amount of deposits held by such covered bank in the previous quarter; or

(B) \$100,000,000 (as adjusted for inflation).

(d) **REPORT.**—Each quarter, the Secretary of the Treasury shall submit to Congress a report on the implementation of the program established under this section including information identifying participating covered banks and the total amount of deposits received by covered banks under the program.

(e) **DEFINITIONS.**—In this section:

(1) **COVERED BANK.**—The term “covered bank” means—

(A) a minority depository institution that is well capitalized, as defined by the appropriate Federal banking agency; or

(B) a depository institution designated pursuant to section 445 of the Ensuring Diversity in Community Banking Act that is well capitalized, as defined by the appropriate Federal banking agency.

(2) **INSURED AMOUNT.**—The term “insured amount” means the amount that is the greater of—

(A) the standard maximum deposit insurance amount (as defined in section 11(a)(1)(E) of the Federal Deposit Insurance Act (12 U.S.C. 1821(a)(1)(E))); or

(B) such higher amount negotiated between the Secretary of the Treasury and the Federal Deposit Insurance Corporation under which the Corporation will insure all deposits of such higher amount.

(3) **FEDERAL BANKING AGENCIES.**—The terms “appropriate Federal banking agency” and “Federal banking agencies” have the meaning given those terms, respectively, under section 3 of the Federal Deposit Insurance Act.

(4) **QUALIFYING ACCOUNT.**—The term “qualifying account” means any account established in the Department of the Treasury that—

(A) is controlled by the Secretary; and

(B) is expected to maintain a balance greater than \$200,000,000 for the following 24-month period.

SEC. 453. STREAMLINED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION APPLICATIONS AND REPORTING.

(a) **APPLICATION PROCESSES.**—Not later than 12 months after the date of the enactment of this Act and with respect to any person having assets under \$3,000,000,000 that submits an application for deposit insurance with the Federal Deposit Insurance Corporation that could also become a community development financial institution, the Federal Deposit Insurance Corporation, in consultation with the Administrator of the Community Development Financial Institutions Fund, shall—

(1) develop systems and procedures to record necessary information to allow the Administrator to conduct preliminary analysis for such person to also become a community development financial institution; and

(2) develop procedures to streamline the application and annual certification processes and to reduce costs for such person to become, and maintain certification as, a community development financial institution.

(b) **IMPLEMENTATION REPORT.**—Not later than 18 months after the date of the enactment of this Act, the Federal Deposit Insurance Corporation shall submit to Congress a report describing the systems and procedures required under subsection (a).

(c) **ANNUAL REPORT.**—

(1) **IN GENERAL.**—Section 17(a)(1) of the Federal Deposit Insurance Act (12 U.S.C. 1827(a)(1)) is amended—

(A) in subparagraph (E), by striking “and” at the end;

(B) by redesignating subparagraph (F) as subparagraph (G);

(C) by inserting after subparagraph (E) the following new subparagraph:

“(F) applicants for deposit insurance that could also become a community development financial institution (as defined in section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994), a minority depository institution (as defined in section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989), or an impact bank (as designated pursuant to section 445 of the Ensuring Diversity in Community Banking Act); and”.

(2) **APPLICATION.**—The amendment made by this subsection shall apply with respect to the first report to be submitted after the date that is 2 years after the date of the enactment of this Act.

SEC. 454. TASK FORCE ON LENDING TO SMALL BUSINESS CONCERNS.

(a) **IN GENERAL.**—Not later than 6 months after the date of the enactment of this Act, the Administrator of the Small Business Administration shall establish a task force to examine methods for improving relationships between the Small Business Administration and community development financial institutions, minority depository institutions, and impact banks (as designated pursuant to section 445) to increase the volume of loans provided by such institutions to small business concerns (as defined under section 3 of the Small Business Act (15 U.S.C. 632)).

(b) **REPORT TO CONGRESS.**—Not later than 18 months after the establishment of the task force described in subsection (a), the Administrator of the Small Business Administration shall submit to Congress a report on the findings of such task force.

Subtitle E—Expanding Opportunity for Minority Depository Institutions

SEC. 461. ESTABLISHMENT OF FINANCIAL AGENT MENTOR-PROTEGE PROGRAM.

(a) **IN GENERAL.**—Section 308 of the Financial Institutions Reform, Recovery, and Enforcement

Act of 1989 (12 U.S.C. 1463 note) is amended by adding at the end the following new subsection:

“(d) **FINANCIAL AGENT MENTOR-PROTÉGÉ PROGRAM.**—

“(1) **IN GENERAL.**—The Secretary of the Treasury shall establish a program to be known as the ‘Financial Agent Mentor-Protégé Program’ (in this subsection referred to as the ‘Program’) under which a financial agent designated by the Secretary or a large financial institution may serve as a mentor, under guidance or regulations prescribed by the Secretary, to a small financial institution to allow such small financial institution—

“(A) to be prepared to perform as a financial agent; or

“(B) to improve capacity to provide services to the customers of the small financial institution.

“(2) **OUTREACH.**—The Secretary shall hold outreach events to promote the participation of financial agents, large financial institutions, and small financial institutions in the Program at least once a year.

“(3) **EXCLUSION.**—The Secretary shall issue guidance or regulations to establish a process under which a financial agent, large financial institution, or small financial institution may be excluded from participation in the Program.

“(4) **REPORT.**—The Office of Minority and Women Inclusion of the Department of the Treasury shall include in the report submitted to Congress under section 342(e) of the Dodd-Frank Wall Street Reform and Consumer Protection Act information pertaining to the Program, including—

“(A) the number of financial agents, large financial institutions, and small financial institutions participating in such Program; and

“(B) the number of outreach events described in paragraph (2) held during the year covered by such report.

“(5) **DEFINITIONS.**—In this subsection:

“(A) **FINANCIAL AGENT.**—The term ‘financial agent’ means any national banking association designated by the Secretary of the Treasury to be employed as a financial agent of the Government.

“(B) **LARGE FINANCIAL INSTITUTION.**—The term ‘large financial institution’ means any entity regulated by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the National Credit Union Administration that has total consolidated assets greater than or equal to \$50,000,000,000.

“(C) **SMALL FINANCIAL INSTITUTION.**—The term ‘small financial institution’ means—

“(i) any entity regulated by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the National Credit Union Administration that has total consolidated assets lesser than or equal to \$2,000,000,000; or

“(ii) a minority depository institution.”.

(b) **EFFECTIVE DATE.**—This section and the amendments made by this section shall take effect 90 days after the date of the enactment of this Act.

TITLE V—COMMUNITY DEVELOPMENT

Subtitle A—CDFI Bond Guarantee Program Improvement

SEC. 511. SENSE OF CONGRESS.

It is the sense of Congress that the authority to guarantee bonds under section 114A of the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. 4713a) (commonly referred to as the “CDFI Bond Guarantee Program”) provides community development financial institutions with a sustainable source of long-term capital and furthers the mission of the Community Development Financial Institutions Fund (established under section 104(a) of such Act (12 U.S.C. 4703(a)) to increase economic opportunity and promote community development investments for underserved populations and distressed communities in the United States.

SEC. 512. GUARANTEES FOR BONDS AND NOTES ISSUED FOR COMMUNITY OR ECONOMIC DEVELOPMENT PURPOSES.

Section 114A of the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. 4713a) is amended—

(1) in subsection (c)(2), by striking “, multiplied by an amount equal to the outstanding principal balance of issued notes or bonds”;

(2) in subsection (e)(2)(B), by striking “\$100,000,000” and inserting “\$25,000,000”; and

(3) in subsection (k), by striking “September 30, 2014” and inserting “the date that is 4 years after the date of enactment of the CDFI Bond Guarantee Program Improvement Act of 2022”.

SEC. 513. REPORT ON THE CDFI BOND GUARANTEE PROGRAM.

Not later than 1 year after the date of enactment of this Act, and not later than 3 years after such date of enactment, the Secretary of the Treasury shall issue a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate on the effectiveness of the CDFI bond guarantee program established under section 114A of the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. 4713a).

Subtitle B—Expanding Financial Access for Underserved Communities

SEC. 521. CREDIT UNION SERVICE TO UNDERSERVED AREAS.

Section 109 of the Federal Credit Union Act (12 U.S.C. 1759) is amended—

(1) in subsection (c)(2)—

(A) by striking “the field of membership category of which is described in subsection (b)(2),”; and

(B) by amending subparagraph (A) to read as follows:

“(A) the Board determines that the local community, neighborhood, or rural district is an underserved area; and”;

(C) in subparagraph (B), by inserting “not later than 2 years after having such underserved area added to the credit union’s charter,” before “the credit union”; and

(2) by adding at the end the following:

“(h) **CHANGE OF FIELD OF MEMBERSHIP TO INCLUDE UNDERSERVED AREAS.**—

“(1) **IN GENERAL.**—If an existing Federal credit union applies to the Board to alter or expand the field of membership of the credit union to serve an underserved area, the credit union shall submit a business and marketing plan with such application that explains the credit union’s ability and intent to serve the population of the underserved area through the change in field of membership.

“(2) **REPORT BY CREDIT UNION.**—Not later than 2 years after the date on which a Federal credit union’s application described under paragraph (1) is approved, the credit union, as part of the ordinary course of the examination cycle and supervision process, shall submit a report to the Administration that includes—

“(A) an estimate of the number of members of the credit union who are members by reason of the application;

“(B) a description of the types of financial services utilized by members of the credit union who are members by reason of the application; and

“(C) an update of the credit union’s implementation of the business and marketing plan described under paragraph (1).”.

SEC. 522. MEMBER BUSINESS LENDING IN UNDERSERVED AREAS.

Section 107A(c)(1)(B) of the Federal Credit Union Act (12 U.S.C. 1757a(c)(1)(B)) is amended—

(1) in clause (iv), by striking “or” at the end;

(2) in clause (v), by striking the period and inserting “; or”; and

(3) by adding at the end the following:

“(vi) that is made to a member or associated borrower that lives in or operates in an underserved area.”.

SEC. 523. UNDERSERVED AREA DEFINED.

Section 101 of the Federal Credit Union Act (12 U.S.C. 1752) is amended—

(1) in paragraph (8), by striking “; and” and inserting a period;

(2) in paragraph (9), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(10) The term ‘underserved area’ means a geographic area consisting of one or more population census tracts or one or more counties, that encompass or are located within—

“(A) an investment area, as defined under section 103(16) of the Community Development Banking and Financial Institutions Act of 1994;

“(B) groups of contiguous census tracts in which at least 85 percent individually qualify as low-income communities, as defined under section 45D(e) of the Internal Revenue Code of 1986; or

“(C) an area that is more than ten miles, as measured from each point along the area’s perimeter, from the nearest branch of a depository institution (as defined under section 3 of the Federal Deposit Insurance Act) or credit union.”.

SEC. 524. REPORTS BY THE NATIONAL CREDIT UNION ADMINISTRATION.

(a) **INITIAL REPORT.**—Not later than 3 years after the date of enactment of this Act, but no sooner than 2 years after the date of enactment of this Act, the National Credit Union Administration shall issue a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate on the implementation of the amendments made by this subtitle.

(b) **UPDATE.**—The National Credit Union Administration shall issue an updated report on the implementation of the amendments made by this subtitle to the committees described under subsection (a) on the date that is 5 years after the date on which the Administration issues the initial report under subsection (a).

The SPEAKER pro tempore. The bill, as amended, shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees.

The gentleman from Texas (Mr. GREEN) and the gentleman from Kentucky (Mr. BARR) each will control 30 minutes.

The Chair recognizes the gentleman from Texas (Mr. GREEN).

GENERAL LEAVE

Mr. GREEN of Texas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on H.R. 2543 and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of H.R. 2543, the Financial Services Racial Equity, Inclusion, and Economic Justice Act, landmark legislation focused on promoting racial and economic justice.

This bill was introduced by Financial Services Committee Chairwoman, the Honorable MAXINE WATERS, and it includes several provisions authored by members of the committee. Unfortunately, Chairwoman WATERS couldn’t

be here today, but I would like the RECORD to reflect not only her authorship of this bill but also her unwavering commitment to achieving equity and inclusion on behalf of communities of color.

Today's House consideration of H.R. 2543 is historic in that for the first time in our Nation's history, the U.S. House of Representatives is voting on a comprehensive package of legislation to finally address inequity with equity and inclusion in terms of financial access, economic mobility, and fair treatment.

Today, I boldly and proudly say that this would not have been possible without the Honorable Chairwoman WATERS' leadership. This bill is needed because racial disparities in lending, homeownership, and wealth creation are all too real.

For some, invidious discrimination, Mr. Speaker, is only a phrase. However, for too many others, it is a fact of life. According to the Brookings Institution, the racial wealth gap between White and Black households is more than \$10 trillion. The onerous wealth gap is perpetuated by the toleration of ongoing discrimination, redlining, and systemic barriers to accessing financial credit and services.

Some of my colleagues across the aisle may say that the House shouldn't address this important issue. They may say that the House should ignore these very real, well-documented disparities and focus on getting inflation under control, to which I say, this bill deals with the very real inflationary pressures that people of color experience in their daily lives. Too often, Mr. Speaker, consumers and businesses from low-income communities and communities of color suffer invidious discrimination as they struggle to access capital and credit.

Chairwoman WATERS said it best, and I was there to hear her say it, when she spoke before the Rules Committee this week. She noted that this type of discrimination is a form of inflation in communities of color. She indicated that when you add up inflated fees in tandem with inflated interest rates, simple loans cost more for people of color than others taking out the same loan in a different community.

This, of course, assumes that you are lucky enough to qualify for the loan in the first place. If you are not, then your options to build wealth are severely limited because you can't buy a home or start a small business. In fact, your only option for credit might be an inflated predatory payday loan that leaves you worse off, not better.

This is inflation that people of color experience each day, and we should be just as outraged and concerned about these needlessly inflated high costs as we are about the general inflation we are experiencing during the pandemic. And I would further argue that addressing this form of inflation will bring down costs for everyone because, as my colleagues across the aisle are

fond of saying, a rising tide lifts all boats.

We also know that general inflation disproportionately hurts people of color, which is why this bill directs the Federal Reserve, as it carries out its duties to rein inflation in and promote full employment, to also consider racial disparities so that all people—all people—will benefit from the Fed's dual mandate.

Members of the LGBTQIA-plus community also face discrimination in lending. This is why it leads to higher costs for them as well. We shouldn't stand for this during any time of the year, but I am pleased to be among those fighting for LGBTQIA-plus justice during Pride Month. This is why H.R. 2543 includes my bill H.R. 166, the Fair Lending for All Act, which furthers fair lending by clarifying that lending discrimination is prohibited not only on the basis of race, Mr. Speaker, but also on the basis of gender identity, sexual orientation, and geography. This bill enhances supervision and establishes criminal penalties for fair lending violations.

Let's take a closer look at fair lending at this time. Every person who purchases a home should be able to read and understand their mortgage documents. This is why common sense should prevail. However, that is not the reality for many home buyers in our country today. This is why the bill includes robust language, robust language to access the requirements for a mortgage, and these mortgage conditions should be made clear in languages that people understand. It requires servicers to expand and preserve the dream of homeownership for borrowers with limited English proficiency. Chairwoman WATERS' bill will also support the efforts of community development financial institutions, or CDFIs, and minority depository institutions, or MDIs, that fill a historic lending gap in underserved communities across this country. And it would mitigate banking deserts by allowing credit unions to serve areas that banks have ignored or abandoned.

Moreover, this legislation includes another bill of mine, H.R. 2516, the Promoting Diversity and Inclusion in Banking Act, which would require Federal banking regulators to evaluate policies and procedures banks and credit unions have to promote diversity and inclusion.

I thank Chairwoman WATERS for her continued leadership, her bold leadership, as well as my colleagues and members of the Financial Services Committee for their tireless work, including Representatives MEEKS, CLEAVER, BEATTY, GARCIA of Texas, TORRES, and AUCHINCLOSS.

Mr. Speaker, the pandemic has exacerbated and exposed many truths about our Nation's inequitable housing and financial systems, as well as its outsized impact on low-income families and communities of color. It is incumbent on this Congress to finally address

these disparities, and that is precisely what Chairwoman WATERS' bill will do.

Hence, I urge my colleagues to vote "yes" on H.R. 2543, the Financial Services Racial Equity, Inclusion, and Economic Justice Act.

Mr. Speaker, I reserve the balance of my time.

□ 1230

Mr. MCHENRY. Mr. Speaker, I rise in opposition to H.R. 2543, and I yield myself such time as I may consume.

This week, Democrats have a bill on the floor to "address inflation and help bring costs down for Americans."

Just last week, President Biden stated that inflation is his "top domestic priority." So, let's talk about inflation if we are going to talk about the Federal Reserve. Let's look at the numbers. Let's look at the stats.

The President announced that his focus is going to be on the economy this month. To kick it off, his Treasury Secretary, Secretary Yellen, finally admitted that she was wrong when she called inflation transitory last year.

To the Biden administration and congressional Democrats, I would like to say to you: Welcome to the party. You are a year late. The American people have been feeling this pain of inflation, and I am glad you are coming to the realization that we have to do something about it. Republicans welcome the conversation.

Inflation has surged to a 40-year high. Stats across the board are terrible. Everyday goods and services are more unaffordable today, especially for low-and middle-income Americans and those on fixed incomes. Skyrocketing consumer prices are outpacing wage gains. U.S. households will spend an extra \$5,200 this year compared to last year for the same basket of goods and services they normally buy.

The national average for the price of gasoline has reached a staggering \$5 a gallon. If that weren't bad enough, our economy is now shrinking. The U.S. GDP came in at a negative 1.4 percent in the first quarter of this year. That is problematic. That is bad.

Democrats want to blame everything from Putin to so-called corporate profiteering for the inflation crisis. They are still looking for who did it. Well, guess what, folks. The call is coming from within the house. They are the ones that put this on the American people.

This is all the result of Democrats' bad economic policies, and this crisis is of their own making. The American people know it. They see it. They feel it. They experience it.

In a recent poll released by The Wall Street Journal, 83 percent of respondents rated current economic conditions as poor or not good. This is the result of Democrat economic policies. Since they control the fullness of the Federal Government, they have put their economic policies into place, and we are living with the bad consequences. All across the board, inflation is way up.

In another poll released by RealClearPolitics, 60 percent of the American people disapprove specifically of President Biden's handling of the economy.

What is the Democrats' strategy? It is to distract struggling families with this bill that we have on the floor today, a bill that might sound good but does nothing to bring down consumer prices or help struggling families.

Let's talk about the contents of the bill. Republicans support improving diversity in financial services, but H.R. 2543, this bill, misses the mark. Committee Democrats had the opportunity to work with Republicans on a bipartisan legislative package to achieve that goal. In fact, five of the bills that make up this package received some Republican support, either in markup, in committee, or on the floor in previous Congresses. But instead of working with Republicans, committee Democrats injected this package with another eight partisan poison pills.

First, this bill blatantly politicizes the Federal Reserve. In fact, it tasks the Fed with a third mandate, and that third mandate is to close socioeconomic disparities instead of focusing on what we have asked the Fed to focus on, which is price stability and maximum employment possible. So much for the President saying he is not going to politicize the Fed or he is going to respect the Fed's independence. This bill goes completely counter to that.

This bill will make credit more expensive and less accessible to those who need it the most.

This bill will also pile regulatory costs on small businesses, forcing them to divert resources from business operations to report on diversity and inclusion metrics outlined in this bill. Currently, businesses can self-assess the makeup of their workforce. This bill would impose a one-size-fits-all mandate on all job creators, regardless of size, geographic location, or business model.

This bill is a boon for litigious trial lawyers, and it is a boon for them because it expands ECOA, and it opens businesses up to new lawsuits. This creates uncertainty in the credit markets, ultimately increasing the cost of credit and making it more difficult to assess credit risks for financial institutions and businesses.

Finally, while Americans are reeling from higher prices, this bill will make it more expensive for families to purchase a home. This bill will impose additional costs on creditors and servicers, which will inevitably be passed on to those applying for loans.

The bottom line, this is just another attempt by House Democrats to divert voters' attention from the big issues of the day, and that is their dismal economic record that they have foisted upon the American people.

If House Democrats are serious about addressing inflation, as the Biden administration has claimed and as the

President has specifically said he is focused on this month, if they were serious, they would abandon a partisan messaging bill like the one we have on the House floor.

Mr. Speaker, I urge my colleagues to vote "no," and I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield 2 minutes to the gentleman from New York (Mr. MEEKS), my dear friend.

Mr. MEEKS. Mr. Speaker, I thank Representative GREEN for yielding, and, of course, I thank Chairwoman Waters for bringing this important piece of legislation to the floor.

I heard Ranking Member McHENRY talk today, and I think that the American people understand that inflation is all over the world. It is not a United States problem; it is a global problem predicated by Putin's aggression in Ukraine and coming out of the greatest pandemic that we have had in over 100 years. Democrats are focused on working with the globe to make a difference.

I want to focus on this bill and talk about the Improving Corporate Governance Through Diversity Act and the Ensuring Diversity in Community Banking Act portions of this bill. On that, I thank Ranking Member McHENRY and other Republicans for the bipartisan support both bills received when they unanimously passed out of the Financial Services Committee.

We need to continue all efforts to promote racial and economic justice in our communities, and this package of legislation does exactly that. Investors want to know whether the C-suites and the boardrooms in corporate America are actually working in their interests and reflecting their ideals. I, along with Representatives CAROLYN B. MALONEY and RITCHIE TORRES, worked to enhance the SEC's disclosure regime by requiring public companies to disclose race, ethnicity, gender identity, sexual orientation, and veteran status of these companies. We want these spaces to truly reflect the diversity of this Nation.

Also included in this package is my bill that emphasizes the importance of minority banks and credit unions in serving our communities. The Ensuring Diversity in Community Banking section will address the issue of banking deserts and strengthen programs that provide capital to these critical and crucial institutions. It also creates an impact bank designation in order to promote banks that predominantly serve low-income communities.

Mr. McHENRY. Mr. Speaker, I yield 2 minutes to the gentleman from Kentucky (Mr. BARR), my colleague and friend and the ranking member of the National Security, International Development, and Monetary Policy Subcommittee of the Financial Services Committee.

Mr. BARR. Mr. Speaker, for over a year, Democrats have dismissed the historic inflation crushing American households.

First, they said it was transitory. Then, they played it down as a high-class problem. Now, President Biden ridiculously and falsely refers to rising prices as Putin's price hike.

But the American people know that Democrats' failed policies created this inflation crisis. Their overspending created excess demand. Their war against domestic energy production constrained supply. And this supply-demand mismatch pushed prices to a four-decade high.

In March 2021, the Consumer Price Index was at 2.6 percent and gas prices were \$2.70 per gallon. That month, President Biden's American inflation plan was signed into law. What happened as a result? We have 8.6 percent inflation on the CPI from last Friday, the highest in over 40 years. On top of that, we are seeing historic energy prices. Fuel oil is up 106 percent, the highest ever, and regular gasoline is up over 50 percent year over year. For the first time ever, gas prices reached \$5 per gallon nationally last week.

Instead of addressing the cause of inflation, such as Big Government spending, radical energy policies, and politicization of access to capital, they continue to push partisan packages that will do absolutely nothing to correct historic inflation that is plaguing the middle class. Case in point is this bill, the Racial Equity, Inclusion, and Economic Justice Act.

At a time of historic inflation, the central responsibility, the core job, of the Federal Reserve is to ensure price stability. But instead of responding to Democrats' fiscal policy errors, the Fed failed to tighten monetary policy fast enough to address this inflation crisis, especially at this time when they should be focused on price stability.

What does the Democrat majority do? They want to give the Fed more responsibilities. They want to give them responsibilities beyond their core competency or expertise.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. McHENRY. Mr. Speaker, I yield an additional 30 seconds to the gentleman from Kentucky.

Mr. BARR. Mr. Speaker, instead of diverting the Fed's focus away from their responsibility of tackling inflation, the Federal Reserve should be focused on dealing with inflation.

If Democrats were truly interested in helping low- and moderate-income households, fixed-income households, and communities of color, who are suffering the most under Biden's inflation crisis, they need to keep the Fed's eye on the ball. Don't have them weigh into social policies and controversial policies that are in the responsibility and jurisdiction of Congress. The Fed needs to be focused on helping tame inflation. This bill gives the Fed responsibilities it doesn't need to have.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, we are witnessing now why we have the invidious discrimination that exists in this country. Not one word has been said about the invidious discrimination, the high cost in loans that people of color suffer. Not one word is being said about it. Rather, there is always an effort to deflect. This has been going on for centuries, but not today. It ends today.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Ohio (Mrs. BEATTY).

Mrs. BEATTY. Mr. Speaker, let me first thank Chairman GREEN for yielding and for his outstanding job of managing the floor today.

I also thank Chairwoman MAXINE WATERS for her leadership in bringing diversity and inclusion to the forefront of the conversation in the financial services industry. It was her vision to create the Financial Services Committee's Subcommittee on Diversity and Inclusion, and I have had the honor to serve as its chair since its inception.

The racial justice equity package before us today is very much the product of the subcommittee's work over the past 3-plus years, and I am proud to say that many of its provisions were authored by subcommittee members. Republicans participated in the hearing, and today, when we deflect to issues like what we are hearing, it is very alarming. There is nothing controversial in this package or the bills I am going to reference.

Two of my bills are included in this package, the Diversity and Inclusion Data Accountability and Transparency Act, referred to as the D&I DATA Act, that will direct the Office of Minority and Women Inclusion to collect data on the financial institutions they oversee. This will allow us to measure the progress that banks and other financial institutions are making on diversity performance.

□ 1245

My second bill is the Expanding Opportunity for Minority Depository Institutions Act that will codify a program at Treasury that pairs mentor businesses with protegee MDIs, giving the smaller lenders access to things like technical assistance and contracting opportunities.

I am so pleased; in my Third Congressional District of Ohio a new MDI has been approved.

I also note that my bill, the Ensuring Diverse Leadership Act, has been made in order as an amendment and will be considered later. That amendment will require the Fed to consider candidates of diverse ethnicity and gender when filling vacancies in the Federal Reserve Bank.

Mr. MCHENRY. Mr. Speaker, I yield 1 minute to the gentleman from Arkansas (Mr. WESTERMAN), the ranking member of the Natural Resources Committee.

Mr. WESTERMAN. Mr. Speaker, I thank the ranking member for yielding.

I rise today to speak against H.R. 2543. This bill does not address the un-

derlying causes restricting access to credit or inflation that has eroded many Americans' borrowing power. It is just a mixed bag of extra mandates on the Federal Reserve and new regulatory burdens on small businesses.

I don't hear my small businesses asking for more regulation, additional compliance burdens, or the imposition of a sweeping social agenda.

Families are struggling to afford food and gas. Small businesses are struggling to hire employees, and my local banks and credit unions are feeling the pinch of inflation and rising interest rates every day.

If the majority was serious about helping Americans, they would have made my amendments in order to examine the effects of inflation and bank consolidation on access to credit for those in low-income census tracts, rural counties, racial minorities, women, and veterans, the very communities that Democrat policies have hurt the most. My amendments would have been a step in the right direction, but the Democrat majority blocked them.

Mr. Speaker, digging the hole deeper is no way to get out of the crisis the Democrat administration and Democrat majorities in Congress have created.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

I will read from an article entitled: "Examining the Black-White wealth gap" from the Brookings Institution dated February 27, 2020. "A close examination of wealth in the U.S. finds evidence of staggering racial disparities. At \$171,000, the net worth of a typical White family is nearly 10 times greater than that of a Black family (\$17,150) in 2016. Gaps in wealth between Black and White households reveal the effects of accumulated inequality and discrimination, as well as differences in power and opportunity that can be traced back to this Nation's inception."

And this is why it continues, because people on that side of the aisle are willing to tolerate invidious discrimination. They will talk about anything but invidious discrimination. They have no remedies.

Mr. Speaker, I yield 2 minutes to the gentleman from Missouri (Mr. CLEAVER), my friend.

Mr. CLEAVER. Mr. Speaker, first of all, I thank the floor manager, Mr. GREEN of Texas, and I stand with my colleagues and Chairwoman MAXINE WATERS of California who I know is watching this debate in support of the Financial Services Racial Equity, Inclusion, and Economic Justice Act. I wish her a speedy return, but I thank her for the tremendous amount of work put into this piece of legislation, which would transform countless American lives for the better.

I specifically highlight the inclusion of the CDFI Bond Guarantee Program Improvement Act—Community Development Financial Institutions—a priority of the CDFI community. I thank

Congressman WILLIAM TIMMONS from South Carolina for his partnership in advancing the bill through the Financial Services Committee by voice vote in committee markup last month.

According to the CDFI Fund in 2019, 33 percent of CDFI lending was in high-poverty areas, but we have got to do better. Seventeen percent was in rural areas.

CDFIs are instrumental in providing affordable capital to communities typically excluded or underserved by the mainstream financial system. I am proud of committee efforts to provide additional resources to these mission-driven community institutions that have faced several challenges in recent years.

Prior to the CDFI Bond Guarantee Program, CDFIs were extremely limited in their ability to access capital to make large-scale investments in community facilities, basic infrastructure projects, or job-generating businesses. The CDFI Bond Guarantee Program was enacted to provide long-term, low-cost capital to CDFIs which use the funding for economic development activities in low-income urban, rural, and indigenous communities.

My bill would authorize the program and reduce the minimum issuance from \$100 million to \$25 million, opening up the program to smaller CDFIs and to support more community development projects such as loans to small businesses, commercial real estate, affordable housing, and healthcare facilities all across the Nation.

Mr. Speaker, I urge the passage of this bill.

Mr. MCHENRY. Mr. Speaker, I yield 1 minute to the gentleman from Ohio (Mr. DAVIDSON), the ranking member of the Fintech Task Force on the Financial Services Committee.

Mr. DAVIDSON. Mr. Speaker, I rise to oppose this bill. The Fed is not meant to be a political weapon. With inflation above 8 percent and the economy on the verge of a recession, this is one of the most inopportune times in our Nation's history to suggest that we turn the Fed into a political pawn.

Our Nation is suffering from too much government. Inflation is a policy choice, and this delivers more government to an agency that is supposed to be insulated from it.

We know the recipe. We need more freedom, less government, and sound money. This thing distracts the Federal Reserve.

Inflation doesn't care about your race. The price of groceries, the price of healthcare, education, rent, it doesn't care about your race or your gender. We have to stop the politicization of our government agencies as Democrats—really the radical left—stays committed to this long march through our Nation's institutions to try to push an agenda at odds with the American public. If this bill does anything, it highlights that disconnect.

Mr. Speaker, I urge every one of our colleagues to oppose this bill.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, inflation does care about your race if you happen to be a person of color and you are applying for a loan.

Inflation does care about your race if you happen to have fees added on that you shouldn't have simply because you are a person of color.

People of color have to deal with general inflation and the specific inflation associated with invidious discrimination, and it is the intolerance by my colleagues across the aisle through the centuries that has perpetuated this level of inflation.

The SPEAKER pro tempore. Members are reminded to direct their remarks to the Chair.

Mr. GREEN of Texas. Mr. Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. GARCIA).

Ms. GARCIA of Texas. Mr. Speaker, I rise in support of H.R. 2543, the Financial Services Racial Equity, Inclusion, and Economic Justice Act. Let me repeat the words, this is what we are talking about: racial equity, inclusion, and economic justice.

I thank Chairwoman WATERS for bringing this legislation forward and for her leadership on all these important issues. I thank Chairman GREEN who is the chair of the Subcommittee on Oversight and Investigations for navigating us through this bill being heard today.

Specifically, I will speak about two bills which have been included in this important package, such as the Improving Language Access in Mortgage Servicing Act.

According to the U.S. Census, over 20 percent—that is one out of five—households in the United States speak a language other than English, and nearly 9 percent of households lack a proficient English speaker.

Homeownership is an opportunity to build generational wealth and speaking another language should never be a barrier in home buying and mortgaging.

This legislation will establish language access requirements in the eight most commonly spoken languages in the United States, besides English, for creditors and servicers to ensure that Americans who lack English proficiency are not at a disadvantage while buying a home.

Imagine getting something from your mortgage company telling you you owe something or that you are at risk of maybe being foreclosed on, but it is all in English, and you speak no English. Of course, you will end up being in foreclosure because you don't understand the notice that you are getting. This is what my bill is about.

The second bill is the Studying Barriers to Housing Act, which has also been included in this package.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. GREEN of Texas. Mr. Speaker, I yield an additional 20 seconds to the gentlewoman.

Ms. GARCIA of Texas. Mr. Speaker, this legislation will require the GAO to conduct a study to identify housing barriers that contribute to the issue of homelessness.

This study will find laws, regulations, common practices, and funding formulas that create barriers to housing in an effort to pinpoint the problems in our system that cause homelessness to continue and grow.

I am proud of both of these bills, and I hope that both of these bills pass to increase expanded language access and to find the root causes of homelessness.

Mr. McHENRY. Mr. Speaker, I yield 1 minute to the gentleman from Tennessee (Mr. ROSE), my friend and colleague, and a leader on the Financial Services Committee.

Mr. ROSE. Mr. Speaker, I thank the gentleman for yielding.

H.R. 2543 will do nothing to resolve the long list of crises the Biden administration's policies have caused, such as runaway, devastating inflation; massive Federal debt; unacceptably high gas prices; a skyrocketing crime rate; and an open border that allows millions of illegal immigrants and tons of deadly fentanyl into our country.

This bill, which has no chance of becoming law and is dead on arrival in the Senate, would impose additional and burdensome reporting requirements on public companies, reduce access to credit, distract the Federal Reserve from pursuing its statutory mandate, and further politicize our regulatory agencies.

Families in middle Tennessee can't find baby formula and are struggling to pay for groceries and gas while Democrats are jamming through a partisan bill just to score political points with their leftwing progressive base. We must do better for our constituents and for our country.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

People of color are constituents. People of color are Americans. People of color deserve the opportunity to have equality of opportunity.

Hundreds of years have gone by, and this is what we are getting as a result of those who would ignore the concerns of Americans of color.

Mr. Speaker, I yield 2 minutes to the gentleman from Massachusetts (Mr. AUCHINCLOSS), a member of the Financial Services Committee.

Mr. AUCHINCLOSS. Mr. Speaker, our economy has not always worked for everyone equally. This is evident in the glaring wealth disparities for American families emphasized in the 2019 Survey of Consumer Finances Federal Reserve report. Chairwoman WATERS' Financial Services Racial Equity, Inclusion, and Economic Justice Act is an effort to ease economic disparities across racial and ethnic groups. The bill will also expand access to financial services for consumers and small businesses in underserved communities.

Consumers should have access to affordable banking services, which requires competition in the market. Over the last several decades, there has been consolidation amongst banks and credit unions. This has effectively limited the products available to consumers and artificially driven up costs while closing banking branches for people who already did not have many choices.

The Financial Services Racial Equity, Inclusion, and Economic Justice Act includes my bipartisan bill, the Promoting New and Diverse Depository Institutions Act, which is the first step to expand competition and increase the supply of banking services. My bill directs banking regulators to work together to address the challenges that new depository institutions, including MDIs and CDFIs, face when applying for a charter.

Starting and maintaining a new bank or credit union is hard work. It is the banking regulators' responsibility to measure and mitigate the challenges that new banks face. My bill will help new banks, and in doing so will expand access to affordable services for underbanked communities.

The legislation we are considering today also includes other necessary equity bills, such as Congresswoman GARCIA's, which expands language access in mortgage services. Congressman GREEN's bill would clarify that sexual orientation and gender identity are protected classes under credit discrimination.

I applaud Chairwoman WATERS' leadership on this bill, and I urge my colleagues to support it.

□ 1300

Mr. McHENRY. Mr. Speaker, I yield 1½ minutes to the gentleman from North Carolina (Mr. BUDD), my friend and colleague.

Mr. BUDD. Mr. Speaker, in the month of June, I asked a poll question on one of my telephone town halls. I asked: Has your family noticed a sharp rise in prices? And 94 percent of them said: Yes. The crazy part of this is that I am not talking about this June, I am talking about last June.

The average family will be spending \$5,200 more this year because of Joe Biden's inflation. We are not debating solutions to this crisis today, we are debating economic justice. But for most Americans, the most economically just thing that we can do right now is to lower gas prices for everyone, and to help seniors on fixed incomes afford their groceries.

This crisis is real. It is not transitory. It is not a so-called high-class problem. It is a tax and a burden on every citizen in our country. And as long as the Democrat majority in this Congress remains plagued by denial and distraction, the harder life will become for American families.

Mr. GREEN of Texas. Mr. Speaker, I yield myself 1 minute.

Mr. Speaker, the Brookings Institution indicates that the Black and

White wealth gap reflects a society that has not and does not afford equality of opportunity to all of its citizens. This is evidenced today by the responses that we are getting.

No effort to deal with the centuries of inequality. No desire to deal with invidious discrimination. Always a reason why we can't get to it right now. I have been in Congress for years—never addressing this problem.

Mr. Speaker, today is a day of reckoning for all of those who have been hiding behind other issues. Today they have to confront the truth. There is invidious discrimination in America, it impacts the LGBTQ-plus, it impacts people of color, and women as well, and today we have legislation because of the Honorable MAXINE WATERS' efforts that can deal with these issues.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield 1½ minutes to the gentleman from Wisconsin (Mr. STEIL), a leader on the Financial Services Committee.

Mr. STEIL. Mr. Speaker, we are here at a point in time when prices are out of control. The American people are getting punched in the face by higher prices every day.

Gas is over \$5 a gallon. The American people are paying hundreds of dollars more per month because prices are out of control. The Federal Reserve has a mandate to maintain price stability. The Federal Reserve is failing in that mandate. My colleagues across the aisle—the outgoing majority—continue to try to add another mandate to the Federal Reserve.

The Federal Reserve is failing on step one—price stability. Let's address price stability so people aren't getting clobbered every day by higher prices; so people aren't getting clobbered when they go to fill up their car with gas; clobbered when they go to the gas station; clobbered when they go to the grocery store to get groceries.

The outgoing majority wants to add another mandate to the Federal Reserve at a period of time when the Federal Reserve is failing in their current mandate. Nothing could be more illogical. We need to get prices under control.

We can do that by unleashing American energy and we can do that by controlling wasteful spending in Washington, D.C. This bill is misplaced. This bill moves us in another direction. Instead, we should be focusing on actually controlling costs.

Mr. GREEN of Texas. Mr. Speaker, I yield myself 30 seconds.

Mr. Speaker, people of color are clobbered every day by higher interest rates. They are clobbered every day by loans that have fees that are higher than loans for people of a different hue. These are the things that are being perpetuated when they tolerate this kind of behavior. For centuries they tolerated it.

Now we have the opportunity to do something about it. Let's eliminate

these costs for some people so that we can deal with the costs for everybody. Until that is done, we have to have this bill.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. DONALDS).

Mr. DONALDS. Mr. Speaker, the measure in front of us today just makes no sense. This measure is actually going to make inflation worse. Why? Because you are going to put a third mandate on the Federal Reserve—a Federal Reserve that has done a poor job of actually managing price stability.

The same price stability that hurts poor Americans whether you are Black, whether you are Hispanic, or whether you are White. The same price stability that hurts middle-income Americans whether you are Black, whether you are Hispanic, or whether you are White.

The only group of Americans who might even escape the sting of inflation in the United States are rich Americans who happen to be Black, rich Americans who happen to be Hispanic, and rich Americans who happen to be White.

The common denominator with massive inflation is that if you are poor, regardless of your race, you are being crippled. To have the majority party say today that they are going to add a third mandate onto the Federal Reserve is ludicrous. That does not address the systemic disparities that exist with respect to wealth in America between Black families and White families.

We all know the history. We understand why there are Black families who do not have the same size of net worth as White families on an average basis. What you do not do is saddle our economy with more regulation and more silly policies, which will actually make our economy more efficient.

How are Black families in the future going to actually increase their net worth if being able to apply for loans is more expensive? How do Black families actually increase their wages if our economy is saddled with more inflation? It does not help Black people going forward, it actually hurts them, and it hurts everybody along the way.

We should be getting the Federal Reserve back to one mandate—of sound money. That would actually help matters for poor Americans, regardless of their race. That is a bill myself and my colleague from Arkansas (Mr. HILL) have sponsored to get the Federal Reserve back into the right place.

If you want to seriously have a conversation about systemic inequities, if you want to have a conversation about the difference in net worth between Black Americans and White Americans, what you cannot do is shut off the economy, which would actually hurt Black families from growing their wealth into the future.

Mr. GREEN of Texas. Mr. Speaker, I yield myself 10 seconds.

Mr. Speaker, we have just heard a great recitation on how to do nothing; how to maintain the status quo; how to be proud that you can stand up in the House of Representatives and defend the status quo for some 300 years.

Mr. Speaker, I yield 1 minute to the gentlewoman from California (Ms. LEE).

Ms. LEE of California. Mr. Speaker, first of all, let me thank Congressman GREEN who is a lifelong warrior for racial justice, for his tremendous leadership, and for the time to speak this morning.

Mr. Speaker, I rise in strong support of H.R. 2543, and I thank Chairwoman WATERS and the full committee and the Speaker for bringing this important bill to the floor.

America's racial wealth gap divide directly results from generations of slavery, segregation, and institutional racism. Black and Brown communities have never had—I mean, never have had—the same opportunities to build wealth as White communities. The gap has only increased and widened in recent decades. This is a fact.

This bill will ensure that Federal monetary policy focuses on reducing racial and ethnic disparities. It will reorient our financial systems to support wealth creation in historically underserved communities. It will support a more level playing field for Black and Brown families—whether they are buying a home or building equity.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. GREEN of Texas. Mr. Speaker, I yield the gentlewoman an additional 30 seconds.

Ms. LEE of California. Mr. Speaker, to close the racial wealth gap, we must confront the systemic and institutional racism that has long stunted wealth creation in communities of color. In California, my home State, we didn't even have a fair housing law until I believe it was 1964. Come on. That is generations of my family who weren't even able to buy a house. They didn't acquire equity to be able to live the life that White people live in this country.

Come on, please. H.R. 2543 is an important step in the direction to close these racial gaps. I urge my colleagues to support it.

Mr. MCHENRY. Mr. Speaker, I yield 1 minute to the gentlewoman from California (Mrs. KIM).

Mrs. KIM. Mr. Speaker, I rise in opposition to H.R. 2543. This bill threatens the independence of the Federal Reserve and does nothing to address the rising cost of living and the highest inflation that our country has seen in over four decades. In my home State of California, gas prices are averaging \$6.40 per gallon, and the cost of everyday goods continues to rise.

The way the Fed can address socioeconomic disparities for all groups, including our most vulnerable communities, is by focusing on the existing

dual mandate of price stability and maximum employment. Instead of letting the Fed use its existing tools, my colleagues on the other side of the aisle are attempting to politicize it.

Congress should be focusing on addressing real wages being down 4.2 percent and helping the Fed achieve a price stability mandate instead of enacting partisan policies.

Mr. Speaker, I urge a “no” vote on H.R. 2543.

Mr. GREEN of Texas. Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield 1½ minutes to the gentleman from Oklahoma (Mr. LUCAS), a longtime member and leader on the Agriculture Committee and the Financial Services Committee.

Mr. LUCAS. Mr. Speaker, I rise in opposition to H.R. 2543. The U.S. economy faces tremendous challenges. We have 40-year high inflation, persistent supply chain disruptions, and tight labor markets.

The American people are grappling with increased costs across every aspect of their life. Food is more expensive, energy and gasoline prices have skyrocketed, and the cost of housing is surging.

In 1977, when I first started out as a young farmer, we slid into the inflationary period of the Carter years, and went through Chairman Volker’s dramatic tightening of the money supply. This period was devastating to my neighbors and the entire U.S. economy, and left a profound impact on how I view fiscal and monetary policy.

Now is not the time to take the Federal Reserve’s eyes off the ball. Congress should be focused on the issues that currently weigh on the economy and aim to strengthen the financial well-being of the American people.

Mr. Speaker, I oppose H.R. 2543.

Mr. GREEN of Texas. Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield 5 minutes to the gentleman from Arkansas (Mr. HILL), a great leader on the Financial Services Committee.

Mr. HILL. Mr. Speaker, I do rise in opposition to H.R. 2543. I thank my friend from Houston, Texas, and our colleagues on both sides of the aisle that worked on many of the bills that are in the package today.

□ 1315

It is a shame that that package was not put together in such a way that we could be here in a bipartisan visit about the ones that we actually support and that we think could be enacted into law. Instead, Democrats have put together a partisan package of bills that politicize our central bank and do nothing to address the insidious inflation that is hurting all American families and workers—Black, Brown, and White.

Mr. Speaker, one thing I know is that H.R. 2543 will not become law. Mr. Speaker, on Monday, Arkansans woke up and as they went to work and filled

up their tanks for the week, they had to pay \$5 for gas. That is not as high as it is here in Washington, but \$5 is hurting all of the hardworking families in my State.

While Treasury Secretary Janet Yellen is still toeing the economically illiterate party line on inflation, even economists from the left of center admit that government spending was too much and not targeted.

Don’t believe me?

Listen to President Biden’s key advisers.

Former Treasury Secretary Larry Summers predicted, a month after President Biden took office, that the proposed American Rescue Plan would “set off inflationary pressures of a kind we have not seen in a generation.”

Now Larry Summers is forecasting a recession.

Steve Rattner, Mr. Obama’s former economic adviser on his staff, said Mr. Biden was “wrong to omit the important contribution to inflation from excessive fiscal and monetary stimulus.”

The truth is, after the CARES Act and the December appropriations bill of 2020, there was plenty of COVID money left over, and the economy was well on its way to recovery with vaccines being distributed.

But House Democrats supercharged demand-side stimulus by adding another \$2 trillion in unpaid-for spending in that so-called American Rescue Plan. Mr. Speaker, Americans aren’t feeling rescued. They are feeling like hostages—hostages to the daily theft of the Biden inflation.

Now, Mr. Speaker, the President fashions himself as a budget hawk, saying last month that he personally reduced the deficit last year, and he is complaining that we on this side of the aisle aren’t giving him any credit. But what he doesn’t tell you, Mr. Speaker, is that he is taking credit for deficits that were falling due to those expiring COVID programs.

The facts are, Mr. Biden has not reduced deficits. In fact, he has increased them. The Congressional Budget Office’s latest numbers project \$16 trillion in additional debt between now and 2032.

So I hear a lot of talk about deflection on our House floor today, and the deflection of this bill, Mr. Speaker, is the deflection from the insidious inflation that our families are facing. If House Democrats were serious, then they would target and spend less money. They would stop blaming Putin and accusing American companies of price gouging. They would stop cutting off capital to American energy companies through ESG mandates and intimidating banks, and they would stop threatening trillions in more taxes.

While government spending and supply chain constraints have contributed to higher prices, this inflation also stems from the Fed’s loose monetary policy—too loose, too lax, and for too long.

Just as House and Senate Republicans worked to tailor and end the

COVID funds at the end of 2020, we also urged the Federal Reserve to end zero interest rates and begin shrinking their balance sheet. Instead of doing anything to address these root causes of inflation, H.R. 2543 on the House floor would instead expand the Fed’s mandate to address socioeconomic disparities.

Two weeks ago, Mr. Biden met with Fed Chair Jerome Powell in the Oval Office where Mr. Biden said that he embraced the Fed’s independence. Apparently, House Democrats didn’t get the memo. At a time when our central bank has failed to carry out its current mandate for sound money and price stability, Democrats want the Fed to not only be a climate regulator but also to end racial inequity. Expanding the Fed’s mandate to address socioeconomic disparities would further inject uncertainty and risk into the Fed’s monetary policy and politicize our historically independent central bank.

House Republicans believe Congress should return to pre-pandemic debates on our spending priorities, abandon economic pop science fads like modern monetary theory, and urge our Federal Reserve to return to its core mission.

Mr. Speaker, I urge my colleagues to reject this bill, H.R. 2543.

Mr. GREEN of Texas. Mr. Speaker, I have no additional speakers, and I am prepared to close.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, 80 percent of Americans say inflation is the most important issue facing the country, that is according to ABC News/Ipsos poll. We can’t get 80 percent of the American people to agree on anything in our political discussion, but they agree that this economy and this inflation are problematic.

We have been given our marching orders. Congress must act to address skyrocketing prices and provide relief to struggling families. That is what the American people are telling us we should be focused on.

Instead, here we are debating a messaging bill that stands no chance of becoming law.

I have already run through a long list of bad things in this bill. I did that in my opening, so I would rather spend the rest of my time discussing what western North Carolinians are most worried about, what my constituents are most worried about.

In the core part of my district known as the Catawba Valley, the cost of housing alone has increased more than 15 percent since last year. Where I live in the Lake Norman region, local food banks are struggling to keep up with the surging cost of food and increased demand stemming from those costs.

One food bank operator said: “We are out of staples.”

That is a frightening thing.

They also added: We are tired of high grocery bills. We are tired of gas prices

going up. One of my constituents from Winston-Salem said that on a local Fox affiliate.

North Carolinians are fed up. The American people are fed up. They don't like what they see economically, and they deserve real answers and real solutions to address that core problem—the core issue of inflation.

So let me be clear. There is no mystery of why we have runaway inflation. It is Democrats' reckless spending that is the driver of this. They have managed the fiscal house for a year and a half, and they have managed to drive our economy into the ditch.

So we have got to get it out of the ditch. We have got to get it back on the road. We have to be in the right direction with a growing economy, not a shrinking economy, and with wages increasing more than the cost of the goods that people need to live.

So instead of addressing this crisis of their own making, Democrats would rather distract Americans with a bill that does nothing to bring down costs. This is yet another attempt to distract the American people from that basic challenge and that basic fact of high inflation.

But to my colleagues on the other side of the aisle: you aren't fooling anyone. The American people are on to who caused inflation, who started inflation, and who is driving up the cost of energy bills, both at home and in their car. They understand why, and there are real consequences for not addressing the needs of the American people.

Thankfully, I have faith in the American people to get this right. I hope our elected officials will follow suit. We, on the Republican side of the aisle, are hearing this loud and clear, and that is why we are trying to return to fiscal stability and fiscal sanity and return to sound money. That is our focus.

Mr. Speaker, this bill doesn't address the core problems the American people are telling us we should address, and that is why we should reject this bill that does nothing to answer the call the American people have made.

Mr. Speaker, I urge a "no" vote.

Mr. Speaker, I yield such time as he may consume to the gentleman from Arkansas (Mr. HILL).

Mr. HILL. Mr. Speaker, I thank my good friend, the ranking member on the House Financial Services Committee, Mr. MCHENRY, for his leadership.

Mr. Speaker, I have a motion to recommit. It addresses the core flaw that House Republicans believe presides today. We hear the voices of those 80 percent of Americans who say that \$5,000 extra coming out of our pockets is what is hurting the working families, Black, White, and Brown, in my home State of Arkansas. We know inflation is the top issue facing this House and facing our families that we represent.

That is why if we were to adopt my motion to recommit, we would instruct

the Committee on Financial Services to adopt my amendment to H.R. 2543. This amendment, Mr. Speaker, is straightforward. It would simply focus the Federal Reserve, as Representative BYRON DONALDS so eloquently outlined, on a single mandate: price stability.

Mr. Speaker, I ask unanimous consent to include the text of my amendment in the RECORD immediately prior to the vote on the motion to recommit.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. MCHENRY. Mr. Speaker, I urge a "no" vote, and I yield back the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, it is painful to hear a Member of Congress talk about reckless spending when that spending is what was necessary during the pandemic.

Is it reckless spending to allow people to receive some sort of help when they couldn't go to work, Mr. Speaker?

My colleagues across the aisle would not have helped the American people who were out of work during a pandemic because it would be reckless spending.

Is it reckless spending to keep people in their homes and not allow them to be foreclosed on?

My colleagues across the aisle would have allowed people to be evicted and their things thrown in the streets because to them, helping people in a time of crisis is reckless spending.

Is it reckless spending to put food on the table of people who can't go to work?

Is it reckless spending to make sure babies and children who are going to school get proper schools that can protect them during a virus and a pandemic that was killing people worldwide?

We put money into schools. We put money into police departments and fire departments. But that is reckless spending to my colleagues across the aisle.

They are the best on the planet at doing nothing. Do-nothing politics is what that is all about. They find clever ways to find an opportunity to do nothing by saying things that mean nothing to the people who need help.

Reckless spending. How dare they call it reckless spending when people are suffering and need help.

Now, let me continue with the Brookings Institution with my final minutes.

This is from the Brookings Institution: "Efforts by Black Americans to build wealth can be traced back throughout American history. But these efforts have been impeded in a host of ways, beginning with 246 years of chattel slavery and followed by congressional mismanagement. . . ."

Let me repeat that: by congressional mismanagement.

" . . . of the Freedmans Savings Bank, which left 61,144 depositors with

losses of nearly \$3 million in 1874, the violent massacre decimating Tulsa's Greenwood District in 1921, a population of 10,000 that thrived as the epicenter of African-American business and culture, commonly referred to as Black Wall Street, and discriminatory policies throughout the 20th century including the Jim Crow Eras 'Black Codes' strictly limiting opportunity in many Southern States"

Mr. Speaker, today has been the best evidence we need of why invidious discrimination exists in this country, because there are people across the aisle who will tolerate it and who will come to this floor and talk about Americans as though you have to be White to be an American, as though people of color don't count, as though the LGBTQ-plus community doesn't count, and that women don't count. To them, Mr. Speaker, if you are a White man, you are an American.

But what about the rest of the people in this country who suffer?

Mr. Speaker, it is a sad day to hear my colleagues across the aisle speak of reckless spending when people were suffering.

I thank God that we have the courage to help people in a time of need. If I could do it again, I would do it because I saw the suffering. Perhaps they don't see the suffering that I see. But I saw it, and I was prepared to do something about it.

I believe that in the final analysis, those who refuse to tolerate the kind of invidious discrimination that we suffer each day in this country, they will be vindicated. They will be vindicated.

I am grateful for the time, Mr. Speaker, and I yield back the balance of my time.

Mr. CICILLINE. Mr. Speaker, this Pride Month we need to both celebrate the LGBTQI+ community and take action to further LGBTQI+ equality. A vote for today's bill is a vote to do just that.

The Financial Services Racial Equity, Inclusion, and Economic Justice Act includes a portion of my bill—the Equality Act—to explicitly prohibit discrimination on the basis of sexual orientation and gender identity in credit.

I urge my colleagues to support this bill and my amendment to explicitly clarify that all forms of sex discrimination are prohibited by the Equal Credit Opportunity Act. Importantly, my amendment makes clear that discrimination on the basis of sex stereotypes, pregnancy, childbirth, sexual orientation, gender identity, and sex characteristics, including intersex traits, are all forms of unlawful sex discrimination under the Equal Credit Opportunity Act.

No one should be denied access to credit because of who they are or who they love. Yet, 7.7 million LGBT adults 18 and older live in states without statutes explicitly prohibiting LGBT discrimination in credit.

A vote for today's bill and my amendment will ensure long-lasting explicit nondiscrimination protections for the LGBTQI+ community and others in credit.

I thank Chairwoman WATERS for introducing this bill and ensuring it is inclusive of the LGBTQI+ community. I urge my colleagues to

stand with the LGBTQI+ community this Pride Month and vote for my amendment and the underlying bill.

Ms. JOHNSON of Texas. Mr. Speaker, I rise today in strong support of H.R. 2543, the Financial Services Racial Equity, Inclusion, and Economic Justice Act.

The Financial Services Racial Equity, Inclusion, and Economic Justice Act would direct the Federal Reserve to provide reports on racial and ethnic disparities in employment, income, wealth, and access to affordable credit. It also includes provisions that would establish language access requirements for creditors and servicers to better serve borrowers with limited English proficiency, allow all federal credit unions to expand their membership to include underserved communities, and clarify that financial institutions be required to collect their self-identified sexual orientation and gender identity information to help combat discriminatory practices against lesbian, gay, bisexual, transgender and queer (LGBTQ+) business owners. This bill also includes an amendment that I authored with my colleague from Rhode Island, Congressman JIM LANGEVIN, to require disparities for individuals with disabilities to be published in the Federal Reserve's reports.

Let me share a brief example of why this legislation is necessary. Last year, a local news agency led an investigation in my district that revealed a long and tragic pattern of discriminatory lending practices in South Dallas. It became apparent that several banks refused to give home loans to residents in low-income areas, in direct contradiction to federal laws protecting borrowers regardless of race or economic status. This is a failure of both policy and oversight, and is the exact type of issue that this bill would require the Federal Reserve to address.

I want to thank Chairwoman WATERS and the members of the Financial Services Committee for bringing the Financial Services Racial Equity, Inclusion, and Economic Justice Act to the floor. I also want to thank the Chairwoman for joining my roundtable on the discriminatory lending practices in South Dallas last year. These stories are not unique to my district—they are found in communities across the country. That's why we need a federal approach, and I urge all my colleagues to join me in supporting this bill.

□ 1330

The SPEAKER pro tempore. All time for debate has expired.

Each further amendment printed in part B of House report 117-366 not earlier considered as part of amendments en bloc pursuant to section 3 of House Resolution 1170 shall be considered only in the order printed in the report, may be offered only by a Member designated as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

It shall be in order at any time after debate for the chair of the Committee on Financial Services or her designee

to offer amendments en bloc consisting of further amendments printed in part B of House Report 117-366, not earlier disposed of. Amendments en bloc shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENTS EN BLOC NO. 1 OFFERED BY MR. GREEN OF TEXAS

Mr. GREEN of Texas. Mr. Speaker, pursuant to section 3 of House Resolution 1170, I offer amendments en bloc No. 1.

The SPEAKER pro tempore. The Clerk will designate the amendments en bloc.

AMENDMENTS EN BLOC NO. 1 CONSISTING OF AMENDMENT NOS. 1, 2, 3, 4, 5, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 18, 20, 21, 22, 23, 25, 26, AND 27, PRINTED IN PART B OF HOUSE REPORT 117-366, OFFERED BY MR. GREEN OF TEXAS:

AMENDMENT NO. 1 OFFERED BY MR. BOWMAN OF NEW YORK

Page 43, after line 4, insert the following:

(3) PROMOTING FAIR HOUSING AND COLLECTIVE OWNERSHIP OPPORTUNITIES.—

(A) INITIAL REPORT.—Not later than 18 months after the date of the enactment of this subsection, the Secretary of Treasury, jointly with the Secretary of Housing and Urban Development, shall issue a report to the covered agencies and the Congress examining different ways financial institutions, including community development financial institutions, can affirmatively further fair housing and be encouraged and incentivized to carry out activities that expand long-term wealth-building opportunities within low-income and minority communities that support collective ownership opportunities, including through investments in worker cooperatives, consumer cooperatives, community land trusts, not-for-profit-led shared equity homeownership, and limited-equity cooperatives, and to provide recommendations to the covered agencies and the Congress in the furtherance of these objectives.

(B) PROGRESS UPDATES.—Beginning not later than three years after the date of the enactment of this subsection, and every five years thereafter, the Secretary of the Treasury and the Secretary of Housing and Urban Development shall, after receiving the necessary updates from the covered agencies, issue a report examining the progress made on implementing relevant recommendations, and providing any additional recommendations to the covered agencies and the Congress in furtherance of the objectives under subparagraph (A).

(C) COVERED AGENCIES.—For purposes of this subsection, the term “covered agencies” means the Community Development Financial Institutions Fund, the Department of Housing and Urban Development, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, and the Federal Housing Finance Agency.

Page 43, line 5, strike “(3)” and insert “(4)”.

AMENDMENT NO. 2 OFFERED BY MRS. BEATTY OF OHIO

Add at the end the following:

TITLE VI—ENSURING DIVERSE LEADERSHIP OF THE FEDERAL RESERVE
SEC. 601. SHORT TITLE.

This title may be cited as the “Ensuring Diverse Leadership Act of 2022”.

SEC. 602. CONGRESSIONAL FINDINGS.

The Congress finds that—

(1) while significant progress has occurred due to the antidiscrimination amendments to the Federal Reserve Act, barriers continue to pose significant obstacles for candidates reflective of gender diversity and racial or ethnic diversity for Federal Reserve bank president positions in the Federal Reserve System;

(2) the continuing barriers described in paragraph (1) merit the following amendment;

(3) Congress has received and reviewed testimony and documentation of the historical lack of gender, racial, and ethnic diversity from numerous sources, including congressional hearings, scientific reports, reports issued by public and private agencies, news stories, and reports of related barriers by organizations and individuals, which show that race-, ethnicity-, and gender-neutral efforts alone are insufficient to address the problem;

(4) the testimony and documentation described in paragraph (3) demonstrate that barriers across the United States prove problematic for full and fair participation in developing monetary policy by individuals reflective of gender diversity and racial or ethnic diversity; and

(5) the testimony and documentation described in paragraph (3) provide a strong basis that there is a compelling need for the below amendment to address the historical lack of gender, racial, and ethnic diversity in the Federal Reserve regional bank presidents selection process in the Federal Reserve System.

SEC. 603. FEDERAL RESERVE BANK PRESIDENTS.

(a) IN GENERAL.—The provision designated “fifth” of the fourth undesignated paragraph of section 4 of the Federal Reserve Act (12 U.S.C. 341) is amended by inserting after “employees,” the following: “In making the appointment of a president, the bank shall interview at least one individual reflective of gender diversity and one individual reflective of racial or ethnic diversity.”.

(b) REPORT.—Not later than January 1 of each year, each Federal reserve bank shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate, the Committee on Financial Services of the House of Representatives, and the Office of Inspector General for the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection a report describing the applicant pool demographic for the position of the president of the Federal reserve bank for the preceding fiscal year, if applicable.

SEC. 604. TECHNICAL ADJUSTMENTS.

(a) AMERICAN COMPETITIVENESS AND WORKFORCE IMPROVEMENT ACT OF 1998.—Section 418(b) of the American Competitiveness and Workforce Improvement Act of 1998 (8 U.S.C. 1184 note) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(b) BRETTON WOODS AGREEMENTS ACT.—The Bretton Woods Agreements Act (22 U.S.C. 286 et seq.) is amended—

(1) in section 4(a), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 45(a)(1), by striking “chairman of the board of Governors” and inserting “Chair of the Board of Governors”.

(c) DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT.—The Dodd-Frank Wall Street Reform and Consumer

Protection Act (12 U.S.C. 5301 et seq.) is amended by striking “Chairman of the Board” each place such term appears and inserting “Chair of the Board”.

(d) EMERGENCY ECONOMIC STABILIZATION ACT OF 2008.—The Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.) is amended by striking “Chairman of the Board” each place such term appears and inserting “Chair of the Board”.

(e) EMERGENCY LOAN GUARANTEE ACT.—Section 2 of the Emergency Loan Guarantee Act (15 U.S.C. 1841) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(f) EMERGENCY STEEL LOAN GUARANTEE AND EMERGENCY OIL AND GAS GUARANTEED LOAN ACT OF 1999.—The Emergency Steel Loan Guarantee and Emergency Oil and Gas Guaranteed Loan Act of 1999 (15 U.S.C. 1841 note) is amended—

(1) in section 101(e)(2)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman,” and inserting “Chair,”; and

(2) in section 201(d)(2)(B)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman,” and inserting “Chair,”.

(g) FARM CREDIT ACT OF 1971.—Section 4.9(d)(1)(C) of the Farm Credit Act of 1971 (12 U.S.C. 2160(d)(1)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(h) FEDERAL DEPOSIT INSURANCE ACT.—The Federal Deposit Insurance Act (12 U.S.C. 1811 et seq.) is amended—

(1) in section 7(a)(3), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 10(k)(5)(B)(ii), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(i) FEDERAL RESERVE ACT.—The Federal Reserve Act (12 U.S.C. 226 et seq.) is amended—

(1) by striking “chairman” each place such term appears and inserting “chair”; and

(2) by striking “Chairman” each place such term appears other than in section 11(r)(2)(B) and inserting “Chair”; and

(3) in section 2, in the sixth undesignated paragraph—

(A) in the second sentence, by striking “his” and inserting “the Comptroller of the Currency’s”; and

(B) in the third sentence, by striking “his” and inserting “the director’s”; and

(4) in section 4—

(A) in the third undesignated paragraph, by striking “his office” and inserting “the Office of the Comptroller of the Currency”; and

(B) in the fourth undesignated paragraph, in the provision designated “fifth”, by striking “his” and inserting “the person’s”; and

(C) in the eighth undesignated paragraph, by striking “his” and inserting “the chair’s”; and

(D) in the seventeenth undesignated paragraph—

(i) by striking “his” and inserting “the officer’s”; and

(ii) by striking “he” and inserting “the individual”; and

(E) in the twentieth undesignated paragraph—

(i) by striking “He” each place such term appears and inserting “The chair”; and

(ii) in the third sentence—

(I) by striking “his” and inserting “the”; and

(II) by striking “he” and inserting a comma; and

(iii) in the fifth sentence, by striking “he” and inserting “the chair”; and

(F) in the twenty-first undesignated paragraph, by striking “his” each place such term appears and inserting “the agent’s”; and

(5) in section 6, in the second undesignated paragraph, by striking “he” and inserting “the Comptroller of the Currency”; and

(6) in section 9A(c)(2)(C), by striking “he” and inserting “the participant”; and

(7) in section 10—

(A) by striking “he” each place such term appears and inserting “the member”; and

(B) in the second undesignated paragraph, by striking “his” and inserting “the member’s”; and

(C) in the fourth undesignated paragraph—

(i) in the second sentence, by striking “his” and inserting “the chair’s”; and

(ii) in the fifth sentence, by striking “his” and inserting “the member’s”; and

(iii) in the sixth sentence, by striking “his” and inserting “the member’s”; and

(8) in section 12, by striking “his” and inserting “the member’s”; and

(9) in section 13, in the tenth undesignated paragraph, by striking “his” and inserting “the assured’s”; and

(10) in section 16—

(A) by striking “he” each place such term appears and inserting “the agent”; and

(B) in the seventh undesignated paragraph—

(i) by striking “his” and inserting “the agent’s”; and

(ii) by striking “himself” and inserting “the agent”; and

(C) in the tenth undesignated paragraph, by striking “his” and inserting “the Secretary’s”; and

(D) in the fifteenth undesignated paragraph, by striking “his” and inserting “the agent’s”; and

(11) in section 18, in the eighth undesignated paragraph, by striking “he” and inserting “the Secretary of the Treasury”; and

(12) in section 22—

(A) in subsection (f), by striking “his” and inserting “the director’s or officer’s”; and

(B) in subsection (g)—

(i) in paragraph (1)(D)—

(I) by striking “him” and inserting “the officer”; and

(II) by striking “he” and inserting “the officer”; and

(ii) in paragraph (2)(A), by striking “him as his” and inserting “the officer as the officer’s”; and

(13) in section 25A—

(A) in the twelfth undesignated paragraph—

(i) by striking “he” each place such term appears and inserting “the member”; and

(ii) by striking “his” and inserting “the member’s”; and

(B) in the fourteenth undesignated paragraph, by striking “his” and inserting “the director’s or officer’s”; and

(C) in the twenty-second undesignated paragraph, by striking “his” each place such term appears and inserting “such individual’s”.

(j) FEDERAL RESERVE REFORM ACT OF 1977.—Section 204(b) of the Federal Reserve Reform Act of 1977 (12 U.S.C. 242 note) is amended by striking “Chairman or Vice Chairman of the Board of Governors” and inserting “Chair or Vice Chair of the Board of Governors”.

(k) FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989.—The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 is amended—

(1) in section 308 (12 U.S.C. 1463 note)—

(A) in subsection (a), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) in subsection (c), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 1001(a) (12 U.S.C. 1811 note), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(3) in section 1205(b)(1)(A) (12 U.S.C. 1818 note)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman’s” and inserting “Chair’s”.

(l) FOOD, CONSERVATION, AND ENERGY ACT OF 2008.—Section 13106(a) of the Food, Conservation, and Energy Act of 2008 (7 U.S.C. 2 note) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(m) HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1992.—Section 1313(a)(3) of the Housing and Community Development Act of 1992 (12 U.S.C. 4513(a)(3)) is amended—

(1) in the heading, by striking “CHAIRMAN” and inserting “CHAIR”; and

(2) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(3) by striking “Chairman regarding” and inserting “Chair regarding”.

(n) INSPECTOR GENERAL ACT OF 1978.—Section 8G of the Inspector General Act of 1978 is amended by striking “Chairman of the Board of Governors” each place such term appears and inserting “Chair of the Board of Governors”.

(o) INTERNATIONAL LENDING SUPERVISION ACT OF 1983.—Section 908(b)(3)(C) of the International Lending Supervision Act of 1983 (12 U.S.C. 3907(b)(3)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(p) NEIGHBORHOOD REINVESTMENT CORPORATION ACT.—Section 604(a)(3) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8103(a)(3)) is amended by striking “Chairman” each place it appears and inserting “Chair”.

(q) PUBLIC LAW 93-495.—Section 202(a)(1) of Public Law 93-495 (12 U.S.C. 2402(a)(1)) is amended—

(1) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) by striking “his” and inserting “the Chair’s”.

(r) SARBANES-OXLEY ACT OF 2002.—Section 101(e)(4)(A) of the Sarbanes-Oxley Act of 2002 (15 U.S.C. 7211(e)(4)(A)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(s) SECURITIES EXCHANGE ACT OF 1934.—Section 17A(f)(4)(C) of the Securities Exchange Act of 1934 (15 U.S.C. 78q-1(f)(4)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(t) TITLE 31.—Title 31, United States Code, is amended—

(1) in section 1344(b)(7), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 5318A, by striking “Chairman of the Board of Governors” each place such term appears and inserting “Chair of the Board of Governors”.

(u) TRADE ACT OF 1974.—Section 163(b)(3) of the Trade Act of 1974 (19 U.S.C. 2213(b)(3)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(v) DEEMING OF NAME.—Any reference in a law, regulation, document, paper, or other record of the United States to the Chairman of the Board of Governors of the Federal Reserve System shall be deemed to be a reference to the Chair of the Board of Governors of the Federal Reserve System.

AMENDMENT NO. 3 OFFERED BY MS. BROWN OF OHIO

Page 5, line 25, after “gender,” insert “individuals with dependent children under the age of 18 (to the extent possible).”.

AMENDMENT NO. 4 OFFERED BY MS. BUSH OF MISSOURI

Page 5, line 25, after “gender,” insert “age.”.

Page 5, line 25, insert before the first period the following: “, and shall also provide cross-sectional data on the interaction between these groups and note any statistically significant findings, to the extent available”.

AMENDMENT NO. 5 OFFERED BY MR. CICILLINE OF RHODE ISLAND

Page 29, after line 4, insert the following:

(c) ECOA DEFINITIONS.—Section 702 of the Equal Credit Opportunity Act (15 U.S.C. 1691a), as amended by subsection (b), is further amended by adding at the end the following:

“(h) The term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth.

“(i) The term ‘sex’ includes—

“(1) a sex stereotype;

“(2) pregnancy, childbirth, or a related medical condition;

“(3) sexual orientation or gender identity; and

“(4) sex characteristics, including intersex traits.

“(j) The term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality.

“(k) The term ‘race’, ‘color’, ‘religion’, ‘national origin’, ‘sex’ (including ‘sexual orientation’ and ‘gender identity’), ‘marital status’, or ‘age’, used with respect to an individual, includes—

“(1) the race, color, religion, national origin, sex (including sexual orientation and gender identity), marital status, or age, respectively, of another person with whom the individual is associated or has been associated; and

“(2) a perception or belief, even if inaccurate, concerning the race, color, religion, national origin, sex (including sexual orientation and gender identity), marital status, or age, respectively, of the individual.”.

(d) RULES OF CONSTRUCTION.—Section 701 of the Equal Credit Opportunity Act (15 U.S.C. 1691) is amended by adding at the end the following:

“(f) RULES OF CONSTRUCTION.—

“(1) CLAIMS AND REMEDIES NOT PRECLUDED.—Nothing in this title shall be construed to limit the claims or remedies available to any individual for an unlawful practice on the basis of race, color, religion, sex (including sexual orientation and gender identity), or national origin, including claims brought pursuant to section 1979 or 1980 of the Revised Statutes (42 U.S.C. 1983, 1985) or any other law, including a Federal law, regulation, or policy.

“(2) NO NEGATIVE INFERENCE.—Nothing in this title shall be construed to support any inference that any Federal law prohibiting a practice on the basis of sex does not prohibit discrimination on the basis of pregnancy, childbirth, or a related medical condition, sexual orientation, gender identity, or a sex stereotype.”.

AMENDMENT NO. 7 OFFERED BY MR. DESAULNIER OF CALIFORNIA

Page 32, line 4, after “identity,” insert “disability status, veteran status.”.

AMENDMENT NO. 8 OFFERED BY MR. DESAULNIER OF CALIFORNIA

Page 47, line 23, strike “and”.

Page 48, line 3, strike “or” and insert “; and”.

Page 48, after line 3, insert the following: “(VI) reduce the unbanked and underbanked population; or”.

AMENDMENT NO. 9 OFFERED BY MS. GARCIA OF TEXAS

Add at the end the following:

TITLE VI—STUDYING BARRIERS TO HOUSING

SEC. 601. SHORT TITLE.

This title may be cited as the “Studying Barriers to Housing Act”.

SEC. 602. GAO STUDY AND REPORT ON REDUCING HOMELESSNESS THROUGH PUBLIC HOUSING AND SECTION 8 RENTAL ASSISTANCE.

(a) STUDY.—The Comptroller General of the United States shall conduct a study to identify any barriers that limit the ability of a public housing agency in attempting to provide housing assistance under the Public Housing and Housing Choice Voucher programs under title I of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) for populations experiencing homelessness, which shall include—

(1) identification of any laws, regulations, and any other notices or guidance pertaining to—

(A) waiting lists, documentation requirements, or tenant screening that effect the ability of a public housing agency to accept persons and families experiencing homelessness into the public housing or voucher program; and

(B) funding formulas and performance measures that may penalize public housing agencies trying to serve persons and families experiencing homelessness;

(2) analyzing and determining the effect of the limitation under section 8(o)(13)(B) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)(13)(B); relating to the maximum amount of housing voucher assistance that a public housing agency may use for project-based assistance) has on the ability of public housing agencies to serve persons and families experiencing homelessness; and

(3) identification of barriers to fair housing and the coordination of Federal housing assistance and homelessness funds, including outreach and marketing of such funds, to affirmatively further fair housing for protected classes under the Fair Housing Act of 1968 (42 U.S.C. 3601 et seq.) that are disproportionately experiencing homelessness.

(b) REPORT.—Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Congress describing the study conducted pursuant to subsection (a) and setting forth the results and conclusions of the study.

AMENDMENT NO. 11 OFFERED BY MS. HOULAHAN OF PENNSYLVANIA

Page 50, line 18, insert before the period the following: “, with a focus on supporting young women entrepreneurs, entrepreneurs who are Black, Hispanic, Asian or Pacific Islander, and Native American or Native Alaskan and other historically underrepresented groups or first time business owners”.

AMENDMENT NO. 12 OFFERED BY MS. HOULAHAN OF PENNSYLVANIA

Page 103, line 22, strike “and”.

Page 103, line 25, strike the first period and all that follows and insert “; and”.

Page 103, after line 25, insert the following: “(D) a description of the types of financial education programs made available to members of the credit union, including those who are members by reason of the application and those in rural areas, where applicable.”.

AMENDMENT NO. 13 OFFERED BY MS. JACKSON LEE OF TEXAS

Page 4, line 12, strike “Section” and insert the following:

(a) Section

Page 5, after line 25, insert the following:

(b) The Board of Governors of the Federal Reserve System, in consultation with the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, and the Bureau of Consumer Financial Protection, shall issue a report to Congress containing the plans, activities, and actions of the Board of Governors of the Federal Reserve System to minimize and eliminate disparities across racial and ethnic groups with respect to access to financial products for the purpose of restoration, renovations, or repair following a federally-declared disaster.

AMENDMENT NO. 14 OFFERED BY MS. JAYAPAL OF WASHINGTON

Page 5, line 21, strike “include a comparison” and insert “include—

“(i) a comparison”.

Page 5, line 25, strike the first period and all that follows and insert “; and

“(ii) data disaggregated by ethnic subgroup, to the extent available.”.

AMENDMENT NO. 15 OFFERED BY MS. JOHNSON OF TEXAS

Page 5, line 25, after “gender,” insert “disability (as such term is defined in section 3 of the Americans with Disabilities Act of 1990).”.

AMENDMENT NO. 16 OFFERED BY MS. KUSTER OF NEW HAMPSHIRE

Page 20, after line 21, insert the following (and redesignate subsequent subsections and conform cross-references accordingly):

(e) COMMUNITY FINANCIAL INSTITUTIONS REPORT.—Not later than 2 years after the date of the enactment of this Act, the Comptroller General of the United States shall study and report to Congress on the effects of the implementation of this section and the amendments made by this section on insured depository institutions with less than \$10,000,000,000 in total assets, and the communities they serve, along with any regulatory or legislative recommendations to advance the purposes of this section.

AMENDMENT NO. 17 OFFERED BY MRS. LAWRENCE OF MICHIGAN

Page 36, line 19, insert before the semicolon the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 51, line 17, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 53, line 17, insert before the semicolon the following: “, including overall impact breakdowns by each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 67, line 21, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 70, line 3, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 92, line 22, insert before the period the following: “, including breakdowns by

each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 98, line 22, insert before the semicolon the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 103, line 18, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

AMENDMENT NO. 18 OFFERED BY MRS. LEE OF NEVADA

Add at the end the following:

TITLE VI—STATE OF HOUSING IN THE UNITED STATES

SEC. 601. INTERAGENCY WORKING GROUP REPORTS.

There is established an interagency working group consisting of the Secretary of the Treasury, the Secretary of Housing and Urban Development, and the Director of the Federal Housing Finance Agency, which shall produce two reports, in consultation with the Attorney General, the Secretary of Agriculture, the Secretary of Veterans Affairs, the Secretary of Transportation, and the Executive Director of the United States Interagency Council on Homelessness, each year detailing the state of housing in the United States, including recommendations related to housing fairness, affordability, and supply.

SEC. 602. TESTIMONY ON THE STATE OF HOUSING AFFORDABILITY AND SUPPLY.

After each report is produced under section 601, each member of the interagency working group described under section 601 shall appear before the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate to testify on the contents of such report.

AMENDMENT NO. 20 OFFERED BY MS. PRESSLEY OF MASSACHUSETTS

Page 67, after line 2, insert the following:

“(D) The disability status, based on voluntary self-identification, of any member of the board of directors of the issuer, any nominee for the board of directors of the issuer, or any executive officer of the issuer.”.

AMENDMENT NO. 21 OFFERED BY MS. PRESSLEY OF MASSACHUSETTS

Page 9, line 21, after “orally” insert “, in American Sign Language.”.

Page 11, line 4, after “orally” insert “, in American Sign Language.”.

Page 11, after line 20, insert the following:

“(C) AMERICAN SIGN LANGUAGE INTERPRETATION SERVICES.—If a creditor is required under subparagraph (A) to provide oral interpretation services to a consumer, and if such consumer has indicated a preference for American Sign Language, such creditor shall ensure qualified American Sign Language interpretation services, as defined by the Director of the Bureau, are made available to the consumer for all oral communications between such creditor and the consumer, where such American Sign Language interpretation services may be provided by qualified staff of the creditor or a qualified third party.”.

Page 11, line 24, after “orally” insert “, in American Sign Language.”.

AMENDMENT NO. 22 OFFERED BY MS. PRESSLEY OF MASSACHUSETTS

Page 27, line 1, strike “or”.

Page 27, line 2, insert before the semicolon the following: “, or disability (as such term

is defined in section 3 of the Americans with Disabilities Act of 1990)”.

AMENDMENT NO. 23 OFFERED BY MR. DAVID SCOTT OF GEORGIA

Page 69, line 6, insert “, and diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

Page 69, line 18, insert “, and diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

Page 70, line 2, insert “, and the status of diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

AMENDMENT NO. 25 OFFERED BY MS. TLAIB OF MICHIGAN

Page 5 beginning on line 23, strike “(White, African-American, Latino, Native American, and Asian populations),”.

Page 5, after line 25, insert the following: “(C) ETHNIC SUBGROUP DEFINED.—The term ‘ethnic subgroup’ means a social group that—

“(i) has a distinct social, racial, geographic, national origin, or cultural identity; and

“(ii) is susceptible to being disadvantaged.”.

AMENDMENT NO. 26 OFFERED BY MR. TORRES OF NEW YORK

Add at the end the following:

TITLE VI—REPORT ON HOUSING FOR LGBTQ+ PERSONS

SEC. 601. HUD REPORT.

Not later than the expiration of the 6-month period beginning on the date of the enactment of this Act, the Secretary of Housing and Urban Development shall submit a report to the Congress describing all efforts and activities of the Department of Housing and Urban Development, recently taken, ongoing, or planned, to provide or facilitate access to affordable permanent and temporary housing for persons who identify as lesbian, gay, bisexual, transgender, questioning/queer, or another identity other than heterosexual, including such person who are youth, elderly, and homeless.

AMENDMENT NO. 27 OFFERED BY MS. WILLIAMS OF GEORGIA

Add at the end the following:

TITLE VI—“EXPANDING ACCESS TO CREDIT THROUGH CONSUMER-PERMISSIONED DATA”

SEC. 601. SHORT TITLE.

This title may be cited as the “Expanding Access to Credit through Consumer-Permissioned Data Act”.

SEC. 602. FINDINGS.

The Congress finds the following:

(1) Using alternative data in mortgage lending (either through alternative credit scores or in underwriting) has the potential to increase access to credit for individuals with little or no credit history with the national credit reporting agencies (NCRAs), according to a review of alternative data use in mortgage lending by the Government Accountability Office in December 2021.

(2) Approximately 45 million consumers do not have any credit history with the NCRAs or did not have enough credit history to be scored, according to a 2015 report by the Bureau of Consumer Financial Protection (CFPB), entitled “Data Point: Credit Invisibles”. The CFPB also reported that this population disproportionately included low-income consumers, younger consumers, and consumers of color.

(3) The use of alternative data to establish a low- or moderate-income borrower’s credit history for the purpose of extending mort-

gage credit can help lenders meet goals of the Community Reinvestment Act.

(4) Mortgage underwriting systems that allow lenders to use consumer-permissioned alternative credit information may help expand access to mortgages for borrowers with lower credit scores and communities of color. On September 21, 2021, Fannie Mae updated its automated underwriting system so that it notifies lenders that a borrower may benefit from the inclusion of consistent rental payment information, and with the consumer’s permission, the underwriting system will automatically identify rental payments within bank statement data and include this in its credit assessment. According to a fair lending and credit risk analysis by Fannie Mae and the Federal Housing Finance Agency, the populations most likely to benefit from this change are applicants with lower credit scores, who are disproportionately consumers of color.

SEC. 603. REQUIREMENT TO CONSIDER ADDITIONAL CREDIT INFORMATION WHEN MAKING MORTGAGE LOANS.

(a) IN GENERAL.—The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.) is amended by inserting after section 701 the following:

“§ 701A. Requirement to consider additional credit information when making mortgage loans

“(a) IN GENERAL.—A creditor extending a mortgage loan shall, in evaluating the creditworthiness of an applicant, consider credit information not reported through a consumer reporting agency, if—

“(1) the applicant—

“(A) requests such consideration, and has not retracted such request;

“(B) provides the credit information to be considered; and

“(C) states that the applicant does not believe that credit information reported through consumer reporting agencies fully or accurately reflects the applicant’s creditworthiness in the absence of such information; and

“(2) the credit information relates to the types of information that the creditor would consider if otherwise reported and includes current payment and transaction information, such as bank statement information or rental payment information.

“(b) TREATMENT OF ADDITIONAL INFORMATION.—A creditor shall treat any information provided pursuant to subsection (a) in the same manner and with the same weight as the creditor would treat the same information if it were provided by a consumer reporting agency, unless the creditor reasonably determines that the information is the result of a material misrepresentation.

“(c) NOTICE TO APPLICANTS.—

“(1) IN GENERAL.—A creditor described under subsection (a) shall provide each applicant for a mortgage loan with a notice that includes—

“(A) an explanation of the applicant’s right under this section to provide additional credit information to the creditor for consideration, including examples of such additional information, as well as the benefits of providing such information;

“(B) the right of the creditor to disregard any such information if the creditor determines that the information is the result of a material misrepresentation; and

“(C) the right of an applicant to retract the applicant’s request to use such additional credit information at any point in the application process.

“(2) NOTICE LANGUAGES.—Notices required under paragraph (1) shall be made available in each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau using information published by the Director of the Bureau of the Census.

“(3) FORM LANGUAGE.—The Director of the Bureau shall establish form language, which shall be used by each creditor when providing the notices required under this subsection, providing—

“(A) the examples described under paragraph (1)(A);

“(B) the description of the benefits described under paragraph (1)(A); and

“(C) the non-English language versions of the notices described under paragraph (2).

“(d) CONSIDERATION OF ALTERNATIVE DATA; TREATMENT OF UNDERWRITING SYSTEMS.—A creditor shall ensure that the alternative data provided under the requirements of subsection (a) shall be considered as part of the decisioning process. Any creditor who develops or maintains an underwriting system for mortgage loans shall ensure such system complies with the requirements described under subsection (a).

“(e) CONSUMER REPORTING AGENCY DEFINED.—In this section, the term ‘consumer reporting agency’ has the meaning given that term under section 603 of the Fair Credit Reporting Act.”

(b) CLERICAL AMENDMENT.—The table of contents for the Equal Credit Opportunity Act is amended by inserting after the item relating to section 701 the following:

“701A. Requirement to consider additional credit information when making mortgage loans.”

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the gentleman from Texas (Mr. GREEN) and the gentleman from North Carolina (Mr. MCHENRY) each will control 10 minutes.

The Chair recognizes the gentleman from Texas.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the 23 amendments offered in this en bloc are a terrific example of a working legislative process, a process through which well-considered legislation is further strengthened by the intellect, experience, and values of the House Democratic Caucus.

These amendments broaden this package's commitment to equity by ensuring that information is gathered regarding loans made to veterans, people with disabilities, and the LGBTQ-plus community, which will help reveal unfair or discriminatory practices against these communities.

We also have amendments that will ensure economic data are disaggregated within racial and ethnic groups, in recognition of the lived experiences across different communities.

The package is further bolstered by timely and necessary reporting ensuring that communities of color and low-income communities have access to wealth-building opportunities, including purchasing their first home and accessing capital.

Furthermore, this package includes amendments that will help us to better understand and address the country's growing affordable housing and homelessness crises that have disproportionately affected people of color.

For these reasons, I urge my colleagues to support these amendments being considered en bloc.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I claim the time in opposition.

Mr. Speaker, I oppose the amendment en bloc. We know that Democrats' reckless spending and bad economic policies are hurting the American people.

Let's look at the inflation numbers. You have fuel oil, gasoline, used cars, groceries, and public transit all dramatically up.

Inflation is the big issue. Inflation is at a 40-year high of 8.6 percent—a 40-year high. Food is up 10 percent, gas 50 percent, shelter 5.5 percent from just last year. This is a result of Democrat policies.

The American people will pay \$5,200 more this year than last year for the same goods and services. This is a direct result of bad economic policies.

Instead of working with Republicans to address these crises, Democrats are jamming through a partisan messaging bill that stands no chance of becoming law. This is bad policy. It is bad politics, bad process, the whole thing. The en bloc is more of the same.

Now, I will say that there are a few of the amendments that Republicans could support. I will give you an example.

Ms. GARCIA offered an amendment that focused on onerous HUD regulations or unfair funding formulas. Committee Republicans and House Republicans agree that HUD should not get in the way of local public housing authorities' ability to provide assistance to the homeless.

A recent Government Accountability Office study examines—well, there is a request in the bill that we have a study to examine and report on the impediments that HUD is putting in place so that we can actually better serve the very people that we intend for the Housing and Urban Development Department to serve and for public housing authorities to serve.

But rather than work with committee Republicans on this issue, Democrats poisoned the well with partisan amendments to score political wins with their progressive base.

For example, in this en bloc, Democrats want to further politicize the Federal Reserve by adding a third mandate to address socioeconomic issues. This will divert the Fed's attention from its dual mandate of maximum sustainable employment and price stability. It will also threaten the stability of the monetary policy authorities we have given the Fed and add uncertainty and risk to the Fed's responsibilities.

The Federal Reserve is independent for a reason. It ensures that it is accountable to the American people and long-term economic growth, not to political whims or serving one party here in Washington. Even President Biden acknowledged the importance of the Fed's independence in his so-called plan for fighting inflation.

Additionally, this en bloc continues Democrats' government-knows-best ap-

proach. For example, it directs HUD and Treasury to create another inter-agency task force to focus on the state of housing in this country. Housing doesn't need another task force. It needs results.

To be clear, HUD's mission is to “create strong, sustainable, inclusive communities and quality affordable homes for all.”

After 50 years, and nearly \$2 trillion in spending, this amendment says that HUD is not getting the job done. An additional interagency task force isn't going to fix that.

Congress needs to reform how HUD operates so that it can assist the families and individuals it is tasked with serving.

In conclusion, this en bloc is more of the same. It will politicize the Fed, expand the CFPB's authority, and make credit harder to access and more expensive, ultimately harming the very consumers Democrats are claiming to help.

Mr. Speaker, I urge my colleagues to oppose this en bloc, and I urge my colleagues to oppose the bill. I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield myself 15 seconds.

Mr. Speaker, this is not another mandate. This is simply a requirement that the Fed fulfill its two mandates, the dual mandates to all of its people, to make sure that all people have price stability. This is what it is about.

Mr. Speaker, I yield 1 minute to the gentlewoman from New York (Ms. VELÁZQUEZ).

Ms. VELÁZQUEZ. Mr. Speaker, I rise in strong support of the en bloc amendment.

The COVID-19 pandemic exacerbated the wealth and economic inequalities faced by many individuals, families, and small business owners in our Nation's LMI and communities of color.

As chair of the House Small Business Committee, I fought to ensure our Nation's women-, LGBTQ-, and minority-owned small businesses had access to Federal recovery programs and mainstream sources of credit to the same degree as White-owned firms or those with preestablished relationships with the big banks. Unfortunately, structural barriers and historical inequities in our society continue to cause women and small business owners of color to face ongoing challenges when applying for affordable and timely credit.

This bill will help break down these structural barriers, root out discrimination where it exists, and promote entrepreneurship and other wealth-building opportunities for women, LGBTQ individuals, and people of color. By addressing these disparities, we can create a more resilient economy and one that works for everyone.

Mr. Speaker, I urge a “yes” vote on this bill.

Mr. MCHENRY. Mr. Speaker, I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, how much time do we have remaining?

The SPEAKER pro tempore. The gentleman from Texas has 7¼ minutes remaining. The gentleman from North Carolina has 6 minutes remaining.

Mr. GREEN of Texas. Mr. Speaker, I yield 1 minute to the gentlewoman from Michigan (Ms. TLAIB).

Ms. TLAIB. Mr. Speaker, I thank our incredible Chairwoman WATERS and our committee staff for working with me on an amendment and, again, for their leadership on the bill as a whole.

I am proud to represent Michigan's 13th Congressional District, a community that is incredibly diverse. Our diversity, as we all know, is our strength.

We also know, though, that the way our government currently tracks race and ethnicity is outdated and definitely needs to change. Our government currently considers all people of Middle Eastern and North African descent to be "White," a categorization that myself and many in our community consider to be very inaccurate. Our government currently has broad categories that lump together whole continents, ignoring the vast diversity of our people living here.

So my amendment simply builds on Congresswoman JAYAPAL's amendment to ensure that we are providing the maximum flexibility possible to Americans so that they can accurately reflect their race and ethnicity on government forms. This, in turn, will help us in Congress and our government at large to better identify issues affecting specific communities so that we can have programs that effectively serve our diverse communities.

Mr. McHENRY. Mr. Speaker, I am prepared to close, and I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield 1 minute to the gentlewoman from Massachusetts (Ms. PRESSLEY).

Ms. PRESSLEY. Mr. Speaker, for too long, our policies and financial systems have exacerbated inequities and disparities throughout our country. I rise in support of our disabled neighbors who have been subjected to a second-class standard of living.

By passing the Financial Services Racial Equity, Inclusion, and Economic Justice Act, the House will move one step closer to addressing these systemic injustices.

Today, I rise in support of a series of amendments I have offered to advance disability justice. My amendments will prohibit financial creditors from discriminating against consumers who are disabled and increase access to interpretation services, including American Sign Language.

My amendment will also hold corporations accountable to disclose the disability status, based on voluntary self-identification, of their board of directors and executive officers.

The status quo will not change until we recognize that disability rights are human rights and call out and address the barriers the disability community faces.

Mr. Speaker, I urge my colleagues to support my amendments and support the underlying bill.

Mr. GREEN of Texas. Mr. Speaker, I yield 1 minute to the gentlewoman from Ohio (Ms. BROWN).

Ms. BROWN of Ohio. Mr. Speaker, I thank Congressman GREEN for yielding. I thank Chairwoman WATERS for her leadership on this bill.

For far too long, consumers and businesses in the underserved communities have been blocked from accessing safe and affordable capital and credit. These systemic barriers worsen racial and economic inequality and cut off opportunity for too many Americans.

This critical bill recognizes these changes and supports efforts to eliminate racial disparities in lending.

My amendment is simple. It requires the Federal Reserve's "Monetary Policy Report" to include demographic information on individuals with dependent children in its analysis of labor force trends.

Why is it important? Because while the unemployment rate is near historic lows, women with children have been one of the slowest groups to return to work. Solutions like the child tax credit and affordable childcare would help working families better balance childcare responsibilities and their careers. This amendment would ensure we have the data to understand this problem and begin to address it.

I thank Chairwoman WATERS, again, for her leadership.

Mr. Speaker, I urge my colleagues to support my amendment and the underlying bill.

□ 1345

Mr. GREEN of Texas. Mr. Speaker, I yield 1 minute to the gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE. Mr. Speaker, H.R. 2543 represents a seismic and powerful response to racial discrimination in financial products. Thank you to Chairwoman WATERS, and to my colleague who is managing, for the leadership given.

My amendment is very important. I am pleased that my amendment is included in the en bloc amendment that the Financial Services Committee has today.

It requires the Federal Reserve Board to submit a report to Congress about the prevalence of racial discrimination in lending to victims of a Federally declared disaster. I know it well.

This amendment merits the support of all of my colleagues because no district is exempt from natural disasters. I am reminded of 2017, among others, in my district where it was devastated by Hurricane Harvey over an area of 41,500 square miles, 21 trillion gallons of rainfall, and one-third of Houston underwater.

There was major discrimination against Black and Brown Houstonians who sought loans or home loans or financing to pay for repairs. They faced obstacles, delays, and outcomes that were different than their neighbors.

Mr. Speaker, this endemic discrimination was seen in efforts to gain as-

sistance from the Small Business Administration.

Mr. Speaker, as an outspoken advocate for equity in this country's economy, I rise in support of the Financial Services Racial Equity, Inclusion, and Economic Justice Act.

This bill requires that financial services regulators and companies establish procedures to ensure racial equity and eliminate racial disparities in all aspects of their operations including employment, income, wealth, and access to affordable credit.

In addition to the reforms in H.R. 2543, the bill requires regulators to provide reports to Congress about economic inequality, especially within the labor force, and enact plans to minimize said inequalities.

America's economy has only rarely worked to the advantage of working-class people. Worse still, there has been an endemic and vile trend of implicit and perhaps explicit discrimination against people of color within policies and overall economic policy.

However, unfair monetary policy is not just an anachronism from long ago or a relic from a different era. It is happening now.

Recent analyses have found that algorithms used by lenders often are designed in such a way that they result in black and brown Americans being charged higher interest rates.

This legislation takes a major step toward fixing long-overdue—disparities and fundamentally changing the financial services industry to make it proactive in fighting economic discrimination.

I am also very pleased that my amendment is included in the En Bloc Amendment that the Financial Services committee is bringing before the House today.

My amendment requires the Federal Reserve Board to submit a report to Congress about the prevalence of racial discrimination in lending to victims of a federally declared disaster.

This amendment merits the support of all of my colleagues because no district is exempt from natural disasters, and with the acceleration of climate change, it is increasingly likely that these events will occur even in areas of the country that previously felt insulated from them.

When disasters occur, our Nation has a moral and legal duty to facilitate their recovery and rebuilding. It is totally unacceptable and abhorrent for racial or ethnic discrimination to be injected into decisions on financial factors impacting remedial action.

However, in some instances, discrimination—whether by intent or effect—has occurred during these moments of greatest need.

For example, in 2017, my district in Houston was one of the many in Texas devastated by Hurricane Harvey. Over an area of 41,500 square miles spanning Texas and Louisiana, the storm dropped nearly 21 trillion gallons of rainfall and damaged 203,000 homes, of which 12,700 were destroyed.

At its peak on September 1, 2017, one third of Houston was underwater, and over 300,000 structures of all types were flooded in southeastern Texas, where extreme rainfall hit many areas that are densely populated.

Hurricane Harvey was the largest housing disaster to strike the U.S. in our Nation's history. When the cleanup began, thousands of Houstonians needed loans to help rebuild their homes and their lives.

But black and brown Houstonians who sought loans or home loan refinancing to pay for repairs faced obstacles, delays, and outcomes that were different from their other neighbors. This endemic discrimination was seen in efforts to gain assistance from the Small Business Administration.

If there was ever a moment when our financial systems need to fully support minority communities, it is after they have been decimated by a natural disaster.

For majority Houstonians who applied and received a \$200,000 loan from the Small Business Administration or \$25,000 by virtue of a government declaration, the process was streamlined. They could also apply for and receive \$40,000 from the SBA to replace or repair personal property—such as clothing, furniture, cars, and appliances—that was damaged or destroyed in the disaster.

The SBA asks applicants for collateral, such as a first or second mortgage on the damaged real estate, which are common forms of collateral for an SBA disaster loan.

In the case of majority applicants, it was found that the SBA usually would not decline a loan for lack of collateral.

However, for black and brown families, the system worked differently. Financing was difficult to access. Applications for loans from black and brown residents were less likely to be approved than applications from their white counterparts.

My amendment protects black and brown Americans who face the consequences of a debilitating natural disaster. It would guarantee their protection from unfair policies in their most vulnerable moments.

Fighting economic discrimination should be a bipartisan issue. No American deserves to be left behind because of antiquated monetary policy or a federal government that refuses to fight on their behalf.

Mr. Speaker, I ask my colleagues to recognize the discrimination and to fix it by adding the Jackson Lee amendment.

I include in the RECORD an article titled: “Black Communities are Last in Line for Disaster Planning in Texas.”

[From the Washington Post, May 12, 2022]

BLACK COMMUNITIES ARE LAST IN LINE FOR DISASTER PLANNING IN TEXAS

HOUSTON.—Lawrence Hester worries every time it rains. During heavy storms, water overflows the dirt drainage ditch fronting his yard and the bayou at the end of his block—flooding the street, creeping up his front steps, pooling beneath the house, and trapping his family inside. “We are always underwater here,” said Hester, 61. And yet, the state of Texas allocated none of the \$1 billion in federal funds it received to protect communities from future disasters to neighborhoods in Houston that flood regularly, according to an investigation by the U.S. Department of Housing and Urban Development.

HUD has now found the exclusion of those majority Black and Hispanic urban communities to be discriminatory. The state “shifted money away from the areas and people that needed it the most,” disproportionately benefiting White residents living in smaller towns, the agency concluded. Houston has faced seven federally declared disasters in the last seven years and suffered an estimated \$2 billion in damage from Hurricane Harvey in 2017. That storm devastated Kashmere Gardens, where Hester has lived his entire life. The floodwaters from Harvey

deposited black mold throughout Hester’s home and left his daughter chronically short of breath.

The state, which is appealing HUD’s findings, denied discriminating, saying the Texas General Land Office administered the federal grant program based on HUD approval. The situation in Texas illustrates the challenge facing the Biden administration, which has pledged to focus on racial equity but is struggling to protect low-income communities of color from the growing threat of climate change. Even after HUD’s finding of discrimination, the agency said it does not have the power at this time to suspend the rest of the \$4.3 billion in disaster mitigation money awarded to the state under criteria approved by the Trump administration. “What is happening here with these federal dollars going through the state and not one dime coming to the City of Houston post-Hurricane Harvey is absolutely crazy, and it cannot be justified,” said Houston Mayor Sylvester Turner. “What do I say to the people in Kashmere Gardens when these storms keep coming, and we are not putting in the infrastructure that they desperately need to mitigate the risk of future flooding?”

Black and Hispanic communities in northeast Houston, including Kashmere Gardens, are especially vulnerable to the more frequent storms and catastrophic flooding expected due to climate change, according to the Federal Emergency Management Agency. Many of the residential streets lack curbs and gutters—common storm drainage infrastructure in predominantly White neighborhoods in Houston—and rely instead on open ditches dating back to the 1930s.

“Sometimes we can’t get out because the water is so high,” said Jackie Spradley, Hester’s wife. “You’re literally trapped until the water starts to subside.” She can’t get to work. Their 12-year-old daughter can’t get to school. The whoosh of traffic and trains permeates the triangular neighborhood of modest single-family homes penned between two highways and two sets of railroad tracks. During large storms, runoff from impervious highway surfaces flows onto residential streets.

Piles of trash—old tires, mattresses, furniture, home insulation—accumulate for weeks in the drainage ditches along many streets, blocking water from flowing through the ditches to the bayou. Silt and other debris clog many of the culverts beneath narrow driveways and footpaths spanning the ditches. In the summers, standing water breeds mosquitoes. The city of Houston had hoped to use \$95 million in federal grants to upgrade Kashmere Gardens’ storm drainage infrastructure. The proposed improvements, including converting some of the ditches to a curb and gutter system, would have removed the flood risk to nearly 1,400 properties. But without the money, the city shelved those plans.

Hester’s daughter Ashlei was 7 years old in 2017 when Harvey floodwaters breached their family room, lapping at the legs of the card table on which the family played dominoes. Her cough worsened, and doctors prescribed four different medications for asthma. She was hospitalized in 2018 for more than a week. But doctors still did not know what was causing her illness. It wasn’t until December 2019, more than two years after Harvey, when Hester and his wife discovered the black mold that was making their daughter so sick. A city inspector recommended that the house be condemned.

“I was so ashamed,” Hester said. “We didn’t have nowhere else to go.”

His mother had purchased the home in 1960, paying the mortgage with wages from her job flipping burgers 16 hours a day. Hester was born in the house months later. He

had stayed in the house after Hurricane Alicia flooded the home in 1983. And after Ike in 2008. Even after Harvey, Hester stayed, hoping to someday pass the three-bedroom ranch-style home onto his daughter. But Hester, who is on disability for herniated disks in his back and neck from his years as a long-haul truck driver, and his wife, who sells insurance, never had the money to adequately repair the storm-ravaged roof and mold-covered walls. Hester said the city informed him after Harvey that he was ineligible for funding to fix the home because of unpaid property taxes “It’s not just about the storm drainage,” Hester said. “It’s about everything.”

Hester said that the rainbow-hued oily waters he had splashed in while playing in the drainage ditches as a child had been polluted with cancer-causing creosote used to treat wooden railroad ties and utility poles. A 2019 state health department investigation confirmed elevated cancer rates among residents in the southern end of Kashmere Gardens, located near two Superfund sites. Residents fear that flooding will carry toxic deposits into their yards. Hester’s mother had died of cancer. So had his father. And one of his brothers. “Cancer is killing the whole neighborhood,” said Hester, who is too afraid to visit the doctor about his own health problems.

Federal disaster mitigation grants are supposed to improve the inferior flood infrastructure in lower income communities. But the HUD investigation found that competition rules set by the Texas General Land Office unfairly favored smaller towns with less urgent needs and where residents are more likely to be White and less likely to be lower income. The state knowingly adopted scoring criteria that prioritized lower-density areas and excluded communities that HUD designated as the most impacted by disasters from half the grants, HUD said. “Because the criteria had these unjustified discriminatory effects, their use failed to comply with HUD’s regulations,” the agency found.

No other state adopted Texas’ method of distributing the funds, according to HUD’s Office of Fair Housing and Equal Opportunity. The agency concluded that without Texas’s discriminatory criteria, nearly four times as many Black residents and more than twice as many Hispanic residents would have benefited from the grants. The General Land Office said in its April 1 appeal that the state “does not discriminate, and the projects it has funded help minority beneficiaries across Texas.” The state said more than two-thirds of residents in communities that received awards are Black, Hispanic or Asian. The state pointed out that its plan was approved two years ago and characterized HUD’s new objections as “politically motivated.”

In addition to Houston and surrounding Harris County, the General Land Office denied grants to the predominantly Black and Hispanic cities of Port Arthur, Beaumont and Corpus Christi as well as Jefferson and Nueces counties—all of which experienced significant flooding from Harvey, according to the civil rights complaint. Texas Housers, a nonprofit focused on housing in low-income communities, and Northeast Action Collective, a grassroots advocacy group of Houston residents, filed the complaint with HUD last year. Instead, funds were steered toward inland, Whiter communities that were far less severely impacted by hurricanes and used to fund routine infrastructure, the complaint said. That includes \$17.5 million for a new community center in Caldwell County that is supposed to double as an evacuation center; \$10.8 million to install a sewage system in the 379-person town of Iola; \$6 million for a new sheriff’s department radio tower and

radios for Gonzales County; and \$4.2 million for a 2,000-foot-long road in Bastrop County to connect a Walmart parking lot and a Home Depot, justified as an alternate path for emergency vehicles in case the adjacent freeway is clogged with hurricane evacuees from the Gulf Coast 161 miles away.

"These mitigation funds are a strategy to undo the systemic racism of the past, but that's not what we're seeing Texas interested in at all," said John Henneberger, codirector of Texas Housers. "This is a test of how serious HUD and the Biden administration are in enforcing civil rights." HUD's Office of Community Planning and Development, which oversees disaster mitigation aid, wrote to the Texas General Land Office in March expressing "grave concerns" over the distribution of the first round of grants. "The State has not identified a plan to protect communities while guarding against competition criteria that could disadvantage minority residents," HUD wrote. If a voluntary resolution cannot be reached, HUD said it could refer the matter to the Department of Justice for enforcement. But advocates worry that could come too late for communities like Kashmere Gardens. While HUD said it cannot stop the state from awarding the rest of the grants "due to prior decisions," it would begin monitoring how the money is distributed and warned it could claw back the funds if necessary.

"Texas has a history of sending money to those who are politically connected," said Shannon Van Zandt, a professor of urban planning at Texas A&M University whose research focuses on hazard reduction and housing. She noted that racial disparities occurred with the distribution of disaster funds after Hurricane Ike in 2008. Civil rights advocates say HUD has the authority to suspend Texas's ability to spend federal grant money; it has done so under previous administrations. But Sara Pratt, former deputy assistant secretary in HUD's fair housing office who is now representing Texas Housers as an attorney, said there is long-standing division among HUD staff over enforcing civil rights violations when making funding decisions.

"There is deep disagreement internally," Pratt said. "The secretary's job is to resolve disputes like this." HUD Secretary Marcia L. Fudge declined to comment because the Texas investigation remains open, HUD spokesman Michael Burns said. "Her commitment to civil rights and fair housing is well documented and unwavering, and she is committed to ensuring that all HUD funds are used in compliance with all relevant laws and program requirements," Burns said. In response to widespread criticism over how the first \$1 billion in Harvey disaster grants was distributed, Texas now plans to allocate \$750 million to Harris County. Houston is due to receive an additional \$9 million out of \$488 million that the state plans to send to the Houston-Galveston region. City officials point out that the \$9 million amounts to less than one tenth of the cost of its proposed improvements to Kashmere Gardens.

In Kashmere Gardens on a recent morning after a thunderstorm inundated streetside drainage ditches, bulldozers and dump trucks worked to widen and deepen Hunting Bayou to absorb runoff from future storms. The work is a small portion of a \$2.5 billion flood protection bond that Harris County passed in 2018. The bulk of the bond money was directed to wealthier neighborhoods because the county expected to receive federal disaster funds for poorer ones, according to county commissioner Rodney Ellis. But without money to upgrade the ditch system to drain storm water from neighborhood streets, it's unclear if the bayou expansion will be effective.

"This is the Texas two-step in Houston. You have to get the water from the neigh-

borhoods to the bayous. And then you have to get the water from the bayous to the Gulf of Mexico," said Ellis, who represents the area. Residents, too, remain skeptical. "It's a wait and see situation," said Dorothy Wanza, another Kashmere Gardens resident whose street turned into a river during Harvey and flooded her home with more than a foot of water. The experience left the 50-year-old so traumatized that "every time it rains, I get the hell out of dodge."

She spent the previous night fully dressed, prepared to evacuate to one of her children's homes. "The ditches overflow, and once they are full, the water comes back on you," Wanza said. On the other side of the bayou, Hester said the city had recently cleaned out part of a ditch lining his street for the first time he could recall in more than a decade. Dirt and bricks still block some of the culverts.

"Right up under there, look," he said, pointing beneath the concrete walkway leading from the street to his front yard. "It's stopped up on both sides." He nodded farther down the street to another culvert: "That whole drain hole was flooded." He and his next door neighbor had removed as many bricks as they could to move the water through. "If we don't do things around here, ain't nothing going to get done. I have to go around here and try to help, and I'm in bad shape myself." Hester limped around the perimeter of his home and pointed two feet up the siding where Harvey floodwaters had reached—a reminder of the catastrophe he says he failed to protect his daughter from.

A nonprofit had removed the mold inside when it fixed up the house in 2020, installing new cabinets, a new roof and laminate flooring. But the entryway still slopes. The floor joists need to be repaired. The porch is lopsided, its wood rotted. Hester is stooped from years of pain. Yet he remains intent on doing what he can to make things right. "It's not my life I'm worried about. It's my daughter's," Hester said. "I'm half dead."

Mr. MCHENRY. Mr. Speaker, I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield 1 minute to the gentlewoman from Pennsylvania (Ms. HOULAHAN).

Ms. HOULAHAN. Mr. Speaker, I rise today in support of my commonsense amendments that, one, ensure community banking institutions will work better to support young women and people of color, and two, that credit unions help us advance financial literacy.

As a businessowner and entrepreneur myself, I understand the challenges of getting product from the garage or trunk of your car into a storefront window or onto the online sales opportunities.

We know that Community Development Financial Institutions, or CDFIs, are all key partners in successful business development, but they cannot do it alone.

My first amendment builds on past successes by revising the Young Entrepreneurs Program to ensure that women and people of color receive the focus and financial support that they need.

Simply put, our local economies truly grow and thrive when we support all of our budding entrepreneurs. We have an established partner to help us do that already, which is credit unions. That brings me to my second effort,

which would require credit unions to include a description of financial education programs in their reports to ensure that information is accessible and transparent.

Financial management, budgeting, and making informed and effective decisions with resources are keys to business success.

I thank Chairwoman WATERS for bringing this.

Mr. GREEN of Texas. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, according to a recent National Bureau of Economic Research report, the racial wealth gap is on track to grow wider in the coming decades. It is estimated that the White-to-Black wealth ratio will increase from 5.6 to 1 in 2019 to 8.4 to 1 by 2200.

The time to act is now. These amendments will help ensure that everyone will have a fair chance, and in too many instances, a first chance at economic opportunity.

I thank our colleagues for offering their amendments, and I urge my colleagues to vote in support of these amendments because these amendments are principally about transparency.

If you have nothing to hide, you celebrate transparency. If you have something to hide, you want to eschew transparency.

These amendments seek to provide transparency so that we can get a better understanding of how we can better cure the invidious discrimination that has plagued our country for centuries.

Mr. Speaker, I yield back the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, let's focus on the main thing. The main thing to the American people right now is what they see when they fill up their tank at the pumps and buy gas. It is what they see when they go to the grocery store. It is what they see in their daily lives.

What they are seeing in their daily lives is inflation at a 40-year high. Here are fantastic examples that are horrible, horrible things to see, but they are important that we see because this is what the American people are facing.

Inflation is at a 40-year high. Food prices are up 10 percent, gas 50 percent, and shelter 5.5 percent from just last year. The American people will pay \$5,200 more this year than they did last year for the same goods and services.

This is a direct result of Democrats' fiscal plans. It is a direct result of the Democrats' economic strategy, and we are suffering the consequences from it.

This bill, and the amendments that pass on the floor today, will do nothing to help struggling American families. Nothing.

Instead, they will politicize the Fed, expand the CFPB's authority, and make credit more expensive and harder to get. This is bad news. It is bad policy. It is a bad process.

We should reject it. We should make sure this bill does not become law.

I urge a “no” vote, and I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution Number 1170, the previous question is ordered on the amendments en bloc offered by the gentleman from Texas (Mr. GREEN).

The question is on the amendments en bloc.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. MCHENRY. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

AMENDMENTS EN BLOC NO. 2 OFFERED BY MR. GREEN OF TEXAS

Mr. GREEN of Texas. Mr. Speaker, pursuant to section 3 of House Resolution 1170, I offer amendments en bloc No. 2.

The SPEAKER pro tempore. The Clerk will designate the amendments en bloc.

Amendments en bloc No. 2, consisting of amendment Nos. 6 and 24, printed in part B of House Report 117-366, offered by Mr. GREEN of Texas.

AMENDMENT NO. 6 OFFERED BY MR. RODNEY DAVIS OF ILLINOIS

Strike subtitle B of title II and insert the following:

Subtitle B—Repeal of Small Business Loan Data Collection

SEC. 221. REPEAL.

(a) IN GENERAL.—Section 704B of the Equal Credit Opportunity Act (15 U.S.C. 1691c-2) is hereby repealed.

(b) CONFORMING AMENDMENTS.—The Equal Credit Opportunity Act is amended—

(1) in section 701(b) (15 U.S.C. 1691(b))—

(A) in paragraph (3), by adding “or” at the end;

(B) in paragraph (4), by striking “; or” and inserting a period; and

(C) by striking paragraph (5); and

(2) in the table of contents for such Act, by striking the item relating to section 704B.

Page 86, strike lines 14 and 15.

AMENDMENT NO. 24 OFFERED BY MR. TIMMONS OF SOUTH CAROLINA

Strike title I, title II, title III, subtitle B of title IV, and subtitle B of title V.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the gentleman from Texas (Mr. GREEN) and the gentleman from North Carolina (Mr. MCHENRY) each will control 10 minutes.

The Chair recognizes the gentleman from Texas.

Mr. GREEN of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the Republican amendments presented here today stand as a testament to Republican values; namely, a tolerance for wealth inequality and racial discrimination.

Let's be clear. The amendment from Mr. TIMMONS will strike large portions of the bill and make no attempt to improve it.

As for the amendment from Mr. DAVIS, it will strike provisions requir-

ing the reporting of small business lending data, effectively allowing banks to continue to hide the extent to which they are denying small business owners of color access to affordable credit.

According to a Fed survey, 46 percent of Black-owned firms that applied for financing received none of the financing they sought compared to just 22 percent of White-owned firms. We need more granular data on these trends to root out discrimination in lending once and for all.

For these reasons, I urge my colleagues to oppose this amendment, and I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I rise in support of the Republican en bloc, and I yield myself such time as I may consume.

The amendments in this en bloc are where we should have started this debate. These amendments would improve the bill and provide real solutions for the American people who are suffering under the weight of misguided Democrat economic policies.

In whole, this amendment package would make the bill bipartisan and give us a real chance to pass the Senate and become law. These amendments would preserve the sections of the bill that Republicans supported during committee consideration, such as promoting new and diverse depository institutions, improving corporate governance through diversity, ensuring diversity in community banking, expanding opportunity for minority depository institutions, and improving the CDFI Bond Guarantee Program.

These are the bipartisan pieces of the bill. These five bills are the result of bipartisan discussions and compromise. They show that Congress is capable of working together and putting the American people first rather than really a far-left agenda that the rest of the bill is pushing.

These bills collectively would help to identify and implement solutions to support small banks and credit unions in the communities they serve.

Furthermore, this amendment en bloc would strike section 1071 of the Dodd-Frank Act which requires the Consumer Financial Protection Bureau—which is an unaccountable agency, by the way—to issue a rule to force banks and credit unions to collect and report demographic data on small business loan applications.

We have seen what the CFPB can do under Director Chopra's scorched-earth policies. This proposed rule will make small business lending more costly and difficult for financial institutions of all shapes and sizes. It will also choke off the very access to credit those small businesses need right now.

So instead of limiting small business credit options and saddling them with unnecessary regulations, as the underlying bill does, we should focus on fostering growth and help small businesses succeed.

Mr. Speaker, I urge my colleagues to support this en bloc, and I reserve the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I reserve the balance of my time, and I am prepared to close.

Mr. MCHENRY. Mr. Speaker, I yield myself the balance of my time.

In closing, I would just reiterate the amendments in this en bloc are how we should have started this debate and how we should have started this bill.

These amendments would improve the bill and provide real solutions for American people who are suffering under the weight of misguided Democrat policies.

I urge my colleagues to vote “yes” on this en bloc, and I yield back the balance of my time.

Mr. GREEN of Texas. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, what we have been witnessing today is the behavior of persons who chose not to help the American people in a time of need.

When the American people were being evicted from their homes, they chose not to help. When schools were plagued by a virus and needed funding so that they could secure our children from the virus, they chose not to help. When people were out of work and needed help to put food on the table, fuel in their cars, they chose not to help.

Because they chose not to help, they have to call any help that was given reckless, and they have to call it bad policy.

But the truth is, if you do nothing, you put yourself in a position such that you cannot appreciate the suffering of people who are in the midst of a worldwide pandemic. They chose not to help. We choose to help, and we continue to help.

Mr. Speaker, it is a sad day when people will call saving homes and keeping children safe from a virus reckless policy.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution Number 1170, the previous question is ordered on the amendments en bloc offered by the gentleman from Texas (Mr. GREEN).

The question is on the amendments en bloc.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. GREEN of Texas. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

□ 1400

AMENDMENT NO. 10 OFFERED BY MR. VICENTE GONZALEZ OF TEXAS

The SPEAKER pro tempore. It is now in order to consider amendment No. 10 printed in part B of House Report 117-366.

Mr. VICENTE GONZALEZ of Texas. Mr. Speaker, I have an amendment at the desk made in order by the rule.

The SPEAKER pro tempore. The Clerk will designate the amendment.

The text of the amendment is as follows:

Insert after section 524 the following:

SEC. 525. RULE OF CONSTRUCTION.

Nothing in this subtitle or the amendments made by this subtitle may be construed to prevent or otherwise impede the ability of insured depository institutions (as defined in section 3 of the Federal Deposit Insurance Act) to establish branches and provide banking services in underserved areas.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the gentleman from Texas (Mr. VICENTE GONZALEZ) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Texas.

Mr. VICENTE GONZALEZ of Texas. Mr. Speaker, I yield myself such time as I may consume.

My amendment to H.R. 2543, the Federal Reserve Racial and Economic Equity Act, ensures no changes made by this bill will prohibit community banks from expanding into underserved areas as defined by the bill.

Access to credit is a building block for aspiring entrepreneurs and small business owners and helps create jobs and boost local economic power and growth.

My amendment helps increase banking opportunities in rural and underserved areas, and I urge my colleagues to support it and the base legislation.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I claim time in opposition, but I am not opposed to the amendment.

The SPEAKER pro tempore. Without objection, the gentleman from North Carolina is recognized for 5 minutes.

There was no objection.

Mr. MCHENRY. Mr. Speaker, I appreciate Mr. GONZALEZ's attempt to help community banks. I would say that this amendment really doesn't do anything substantive to the bill. It doesn't help community banks compete and survive in the current regulatory environment.

In fact, if we were really serious about helping community banks, we would be looking at the Dodd-Frank Act and the additional regulatory burdens in place on these financial institutions, but we are not. This bill doesn't do that. We would be looking at the regulatory burdens that Dodd-Frank keeps on institutions that keeps them from lending to their consumers, the compliance cost burdens that make accessing credit more difficult, especially for hard-to-reach communities.

Last year, Democrats got rid of the true lender doctrine, which focused on providing legal certainty to banks and fintech partnerships. The true lender doctrine would have actually helped provide clarity and lower the cost and access to credit. It is these partnerships between fintechs and community banks that harness and scale tech-

nology and provide consumers with the financial products that they want and need, particularly in underserved communities.

If we are really serious about reaching underserved communities—and I think we should be—we should restore the true lender doctrine and rightsize overly burdensome regulations on community banks.

Those are the important points I would like to make in light of this amendment. I welcome a discussion about those issues. I think we have a lot of mutual concerns about the challenges the American people are facing, but I think it is important that we get to the big issues that are central in this economy, given the economic circumstances we are currently in as a result of Democrat policies, and we should be working to fix those big issues.

While I am not opposed to the amendment—I think it is fine; I am not going to oppose it—I think it is important that we highlight the big and essential things we should be about.

Mr. Speaker, I reserve the balance of my time.

Mr. VICENTE GONZALEZ of Texas. Mr. Speaker, I have no further remarks. I am prepared to close, and I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I yield myself the balance of my time.

I just reiterate that this amendment really doesn't do anything substantive. If we are serious about helping community banks, rightsizing burdensome regulations would be the way to go, and reinstating the true lender doctrine would be a strong first step. There are bigger things that we should be doing to help these institutions.

While I am not opposed to the amendment, I think we should be doing the big, substantive items that are important for us to have a competitive economic situation for working Americans. We should be about these bigger items and focus on them.

Mr. Speaker, I yield back the balance of my time.

Mr. VICENTE GONZALEZ of Texas. Mr. Speaker, again I urge my colleagues to support this amendment and the chairwoman's underlying bill.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the previous question is ordered on the amendment offered by the gentleman from Texas (Mr. VICENTE GONZALEZ).

The question is on the amendment offered by the gentleman from Texas (Mr. VICENTE GONZALEZ).

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. POSEY. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

AMENDMENT NO. 19 OFFERED BY MR. PAYNE

The SPEAKER pro tempore. It is now in order to consider amendment No. 19 printed in part B of House Report 117–366.

Mr. PAYNE. Mr. Speaker, I have an amendment at the desk.

The SPEAKER pro tempore. The Clerk will designate the amendment.

The text of the amendment is as follows:

Add at the end the following:

TITLE VI—PAYMENT CHOICE

SEC. 601. SHORT TITLE.

This subtitle may be cited as the “Payment Choice Act of 2022”.

SEC. 602. SENSE OF CONGRESS.

It is the sense of Congress that every consumer has the right to use cash at retail businesses who accept in-person payments.

SEC. 603. RETAIL BUSINESSES PROHIBITED FROM REFUSING CASH PAYMENTS.

(a) IN GENERAL.—Subchapter I of chapter 51 of title 31, United States Code, is amended by adding at the end the following:

“§ 5104. Retail businesses prohibited from refusing cash payments.

“(a) IN GENERAL.—Any person engaged in the business of selling or offering goods or services at retail to the public with a person accepting in-person payments at a physical location (including a person accepting payments for telephone, mail, or internet-based transactions who is accepting in-person payments at a physical location)—

“(1) shall accept cash as a form of payment for sales of less than \$2,000 (or, for loan payments, payments made on a loan with an original principal amount of less than \$2,000) made at such physical location; and

“(2) may not charge cash-paying customers a higher price compared to the price charged to customers not paying with cash.

“(b) EXCEPTIONS.—

“(1) IN GENERAL.—Subsection (a) shall not apply to a person if such person—

“(A) is unable to accept cash because of—

“(i) a sale system failure that temporarily prevents the processing of cash payments; or

“(ii) a temporary insufficiency in cash on hand needed to provide change; or

“(B) provides customers with the means, on the premises, to convert cash into a card that is either a general-use prepaid card, a gift card, or an access device for electronic fund transfers for which—

“(i) there is no fee for the use of the card;

“(ii) there is not a minimum deposit amount greater than 1 dollar;

“(iii) amounts loaded on the card do not expire, except as permitted under paragraph (2);

“(iv) there is no collection of any personal identifying information from the customer;

“(v) there is no fee to use the card; and

“(iv) there may be a limit to the number of transactions.

“(2) INACTIVITY.—A person seeking exception from subsection (a) may charge an inactivity fee in association with a card offered by such person if—

“(A) there has been no activity with respect to the card during the 12-month period ending on the date on which the inactivity fee is imposed;

“(B) not more than 1 inactivity fee is imposed in any 1-month period; and

“(C) it is clearly and conspicuously stated, on the face of the mechanism that issues the card and on the card—

“(i) that an inactivity fee or charge may be imposed;

“(ii) the frequency at which such inactivity fee may be imposed; and

“(iii) the amount of such inactivity fee.

“(c) RIGHT TO NOT ACCEPT LARGE BILLS.—

“(1) IN GENERAL.—Notwithstanding subsection (a), for the 5-year period beginning on the date of enactment of this section, this section shall not require a person to accept cash payments in \$50 bills or any larger bill.

“(2) RULEMAKING.—

“(A) IN GENERAL.—The Secretary of the Treasury, in this section referred to as the Secretary, shall issue a rule on the date that is 5 years after the date of the enactment of this section with respect to any bills a person is not required to accept.

“(B) REQUIREMENT.—When issuing a rule under subparagraph (A), the Secretary shall require persons to accept \$1, \$5, \$10, \$20, and \$50 bills.

“(d) ENFORCEMENT.—

“(1) PREVENTATIVE RELIEF.—Whenever any person has engaged, or there are reasonable grounds to believe that any person is about to engage, in any act or practice prohibited by this section, a civil action for preventive relief, including an application for a permanent or temporary injunction, restraining order, or other order may be brought against such person.

“(2) CIVIL PENALTIES.—Any person who violates this section shall—

“(A) be liable for actual damages;

“(B) be fined not more than \$2,500 for a first offense; and

“(C) be fined not more than \$5,000 for a second or subsequent offense.

“(3) JURISDICTION.—An action under this section may be brought in any United States district court, or in any other court of competent jurisdiction.

“(4) INTERVENTION OF ATTORNEY GENERAL.—Upon timely application, a court may, in its discretion, permit the Attorney General to intervene in a civil action brought under this subsection, if the Attorney General certifies that the action is of general public importance.

“(5) AUTHORITY TO APPOINT COURT-PAID ATTORNEY.—Upon application by an individual and in such circumstances as the court may determine just, the court may appoint an attorney for such individual and may authorize the commencement of a civil action under this subsection without the payment of fees, costs, or security.

“(6) ATTORNEY'S FEES.—In any action commenced pursuant to this section, the court, in its discretion, may allow the prevailing party, other than the United States, a reasonable attorney's fee as part of the costs, and the United States shall be liable for costs the same as a private person.

“(7) REQUIREMENTS IN CERTAIN STATES AND LOCAL AREAS.—In the case of an alleged act or practice prohibited by this section which occurs in a State, or political subdivision of a State, which has a State or local law prohibiting such act or practice and establishing or authorizing a State or local authority to grant or seek relief from such act or practice or to institute criminal proceedings with respect thereto upon receiving notice thereof, no civil action may be brought hereunder before the expiration of 30 days after written notice of such alleged act or practice has been given to the appropriate State or local authority by registered mail or in person, provided that the court may stay proceedings in such civil action pending the termination of State or local enforcement proceedings.

“(e) GREATER PROTECTION UNDER STATE LAW.—This section shall not preempt any law of a State, the District of Columbia, a Tribal government, or a territory of the United States if the protections that such law affords to consumers are greater than the protections provided under this section.

“(f) RULEMAKING.—The Secretary shall issue such rules as the Secretary determines

are necessary to implement this section, which may prescribe additional exceptions to the application of the requirements described in subsection (a).”.

(b) CLERICAL AMENDMENT.—The table of contents for chapter 51 of title 31, United States Code, is amended by inserting after the item relating to section 5103 the following:

“5104. Retail businesses prohibited from refusing cash payments.”.

(c) RULE OF CONSTRUCTION.—The amendments made by this section may not be construed to have any effect on section 5103 of title 31, United States Code.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the gentleman from New Jersey (Mr. PAYNE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New Jersey.

Mr. PAYNE. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today to encourage everyone to support adding our bipartisan amendment, the text of the bipartisan Payment Choice Act, to the bill.

Recently, the bill passed the Financial Services Committee on a bipartisan vote. I thank Chairwoman WATERS for her work in helping to advance my legislation. I thank the gentlewoman from Texas (Ms. GARCIA) and the gentleman from New Jersey (Mr. SMITH) for their leadership and support of it.

The Payment Choice Act guarantees that every consumer has the choice to pay cash for goods and services. Right now, there is an attack on American currency. Companies are trying to ban cash in their stores, but cash is simple, common, and anonymous. And it is the necessary form of payment for 55 million Americans. That is right, 55 million Americans in this country.

The bill does not prohibit digital or other payments. Instead, it protects cash as a payment in this Nation, as it has been throughout our history. It protects Americans from being rejected from stores because they can only pay in cash.

Several cities and States have enacted their own laws to protect the right to pay cash already. This bill would provide a single law to protect cash nationwide. More important, the bill would protect the privacy of Americans. There is no data collection with cash transactions. Cash is a private transaction.

Customers should have the right to refuse to hand over their personal information for a simple purchase. It is not a partisan issue because Democrats and Republicans support this bill. Therefore, it is an American issue to protect American currency. I encourage all Members to support my amendment.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Mr. Speaker, I claim the time in opposition to this amendment.

The SPEAKER pro tempore. The gentleman from North Carolina is recognized for 5 minutes.

Mr. MCHENRY. Mr. Speaker, this amendment is a solution in search of a problem and provides a pathway for frivolous lawsuits in Federal court. Cash continues to be an important form of payment in many communities across America. However, businesses that have a substantial number of customers who wish to transact in cash already accept cash.

The amendment's requirements will impact small business owners in particular, who will be required to accept cash payment whether or not it makes economic or business sense.

Additionally, this amendment would give preferential treatment to ancillary service providers that may be facing a downturn in demand for services due to an increasing electronic payment usage desire among consumers.

Let's look at the bill. Let me try to explain it. The bill would prohibit retail businesses from refusing cash payments below \$2,000. It would prohibit the retail business from charging a higher price to any customer who pays by cash than is customarily going to be charged for using other forms of payment. It provides a private right of action—that means that they can sue—in Federal court for consumers who are aggrieved.

The amendment provides exceptions to these prohibitions, including if the business provides a mechanism to convert cash to prepaid cards.

This is really the desire to force basically ATMs into retail establishments. That is the construct of the bill. So imagine you are a small business, and now under Federal law, you are required to take a \$2,000 cash payment. That seems onerous. Imagine you are a small businessperson who is now going to be faced potentially with lawsuits in Federal court for a failure to provide an ATM machine in your establishment. This seems quite onerous.

We can get into the question of the soundness of a fully digitized world. There is a serious debate to be had here, and there is an economic inclusion debate that is necessary for us to have. In a world of digital payments, not everyone is digital, so we have to make sure that we get to those key issues.

But this bill is rather convoluted, and it provides a number of requirements for businesses that are not in keeping with trying to get at the question of cash acceptance. I think we should have some serious discussions about cash acceptance, especially for our communities across America that are not online and don't have credit cards or prepaid cards in their pocket.

I think there are things we can still work on in this space. Unfortunately, this bill is too convoluted with too many mechanisms that would provide too many opportunities for new lawsuits, so I oppose it. I think it is important that we oppose this amendment, as I did in committee.

Mr. Speaker, I reserve the balance of my time.

Mr. PAYNE. Mr. Speaker, I really appreciate the gentleman's wonderful summary of my bill up until the point where he raised the issue around preferential businesses, such as ATMs. There is no preferential treatment for any industry in this bill. All retail transactions are treated the same.

As the gentleman speaks on businesses being able to charge a higher price, I don't know about North Carolina, but in New Jersey, when I go to the gas station, there is a higher price charged for credit, not cash. So I think he kind of had that in reverse.

Mr. Speaker, this is an opportunity for 55 million Americans who don't have banking accounts or are underbanked, to continue to be a part of this economy. There is a population in this country, believe it or not, who would rather not be in the banking system.

□ 1415

I am just trying to protect the underserved and the underbanked. I don't know the makeup of the gentleman's district in North Carolina, although I think his attire is splendid with the bowtie. But back in his district, I don't know if they are affluent or not. I have some of the poorest Americans in my district, and they are reaching out to me saying: What do I do?

What happens to the grandmother who lives in a two-flight walkup and the store that she uses is on the first floor? Mr. Speaker, now, this business decides that they are not going to accept her cash anymore. You are asking this woman to walk another three or four blocks to find someone, like a pauper: "Who will take my cash? Who will take my cash? Will you take my money? Will you take my cash?"

"No, no cash allowed here. Be gone."

That is what we are looking at. That is what we are trying to prevent.

Mr. Speaker, I just say that we are here to fight for the underserved, the underbanked, and the unbanked.

Mr. Speaker, I yield back the balance of my time.

Mr. MCHENRY. Mr. Speaker, has the gentleman's time fully expired?

The SPEAKER pro tempore. The gentleman's time has entirely expired.

Mr. MCHENRY. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I agree with the gentleman from New Jersey. I agree with Mr. PAYNE on his choice of attire. I think the fact that two of us, who are very well dressed—appropriately dressed, I would say—are having a debate and are on different sides of this issue is very unbecoming of the bowtie community. We stand together more closely than this.

Mr. Speaker, I welcome my colleague—the fact that he has an undertaking in this arena to talk about the question of cash acceptance, I think, is important.

There are a number of questions that I have raised about this bill that I think are important. The private right of action in Federal court is problem-

atic for us on this side of the aisle. The requirement to have a machine on site—on page 2 of the bill, it says the retail facility, or whatever the facility is, that is accepting payment, they have to provide customers with the means on the premises to convert cash into a card that is either a general-use prepaid card, a gift card, or an access device for electronic funds transfer. So it is a very specific requirement to have on premises.

Imagine the same scenario of this nice lady that lives in his district, Mr. PAYNE's district, who goes downstairs to purchase whatever, whether it is from a grocery store or whatever. Now, imagine they had an ATM that was two doors down. Under the construct of this bill, that wouldn't be sufficient.

There are important things to get at here. I oppose the amendment, but I welcome the debate.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution 1170, the previous question is ordered on the amendment offered by the gentleman from New Jersey (Mr. PAYNE).

The question is on the amendment offered by the gentleman from New Jersey (Mr. PAYNE).

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. MCHENRY. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will now resume on questions previously postponed.

Votes will be taken in the following order:

The following amendments to H.R. 2543:

Amendments en bloc No. 1;

Amendments en bloc No. 2;

Amendment No. 10; and

Amendment No. 19;

A motion to recommit H.R. 2543, if offered; and

Passage of H.R. 2543, if ordered.

The first vote in this series will be a 15-minute vote. Remaining votes in this series will be 5-minute votes.

AMENDMENTS EN BLOC NO. 1 OFFERED BY MR. GREEN OF TEXAS

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on the adoption of amendments en bloc No. 1, printed in part B of House Report 117-366, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendments en bloc.

The Clerk redesignated the amendments en bloc.

The SPEAKER pro tempore. The question is on the amendments en bloc offered by the gentleman from Texas (Mr. GREEN).

The vote was taken by electronic device, and there were—yeas 217, nays 192, not voting 19, as follows:

[Roll No. 270]

YEAS—217

| | | |
|-----------------|-----------------|----------------|
| Adams | Golden | Ocasio-Cortez |
| Aguilar | Gomez | Omar |
| Allred | Gonzalez, | Pallone |
| Auchincloss | Vicente | Panetta |
| Axne | Gottheimer | Pappas |
| Barragán | Green, Al (TX) | Pascarell |
| Bass | Grijalva | Payne |
| Beatty | Harder (CA) | Perlmutter |
| Bera | Hayes | Peters |
| Beyer | Higgins (NY) | Phillips |
| Bishop (GA) | Himes | Pingree |
| Blumenauer | Horsford | Pocan |
| Blunt | Rochester | Porter |
| Bonamici | Hoyer | Pressley |
| Bourdeaux | Huffman | Price (NC) |
| Bowman | Jackson Lee | Quigley |
| Boyle, Brendan | Jacobs (CA) | Raskin |
| F. | Jayapal | Rice (NY) |
| Brown (MD) | Jeffries | Ross |
| Brown (OH) | Johnson (GA) | Roybal-Allard |
| Brownley | Johnson (TX) | Ruiz |
| Bush | Jones | Ruppersberger |
| Bustos | Kahele | Rush |
| Butterfield | Kaptur | Ryan |
| Carbajal | Keating | Sánchez |
| Cárdenas | Kelly (IL) | Sarbanes |
| Carson | Khanna | Scanlon |
| Carter (LA) | Kildee | Schakowsky |
| Cartwright | Kilmer | Schiff |
| Case | Kim (NJ) | Schneider |
| Castor (FL) | Kind | Schrier |
| Castro (TX) | Kirkpatrick | Schriener |
| Cherfilus- | Krishnamoorthi | Scott (VA) |
| McCormick | Kuster | Scott, David |
| Chu | Lamb | Sewell |
| Ciulline | Langevin | Sherman |
| Clark (MA) | Larsen (WA) | Sherrill |
| Clarke (NY) | Larson (CT) | Sires |
| Cleaver | Lawrence | Slotkin |
| Clyburn | Lawson (FL) | Smith (WA) |
| Cohen | Lee (CA) | Soto |
| Connolly | Lee (NV) | Spanberger |
| Cooper | Leger Fernandez | Speier |
| Correa | Levin (CA) | Stansbury |
| Costa | Levin (MI) | Stanton |
| Courtney | Lieu | Stevens |
| Craig | Lofgren | Strickland |
| Crist | Lowenthal | Suozi |
| Crow | Luria | Swalwell |
| Cuellar | Lynch | Takano |
| Davids (KS) | Malinowski | Thompson (CA) |
| Davis, Danny K. | Maloney, | Thompson (MS) |
| Dean | Carolyn B. | Titus |
| DeFazio | Maloney, Sean | Tlaib |
| DeGette | Manning | Tonko |
| DeLauro | Matsui | Torres (CA) |
| DelBene | McBath | Torres (NY) |
| Demings | McCollum | Trahan |
| DeSaulnier | McEachin | Trone |
| Deutch | McGovern | Underwood |
| Dingell | McNerney | Vargas |
| Doggett | Meeks | Veasey |
| Doyle, Michael | Meng | Velázquez |
| F. | Mfume | Wasserman |
| Escobar | Moore (WI) | Schultz |
| Eshoo | Morelle | Waters |
| Españillat | Moulton | Watson Coleman |
| Evans | Mrvan | Welch |
| Fletcher | Nadler | Wexton |
| Foster | Napolitano | Wild |
| Frankel, Lois | Neal | Williams (GA) |
| Gallo | Neguse | Wilson (FL) |
| Garamendi | Newman | Yarmuth |
| Garcia (IL) | Norcross | |
| Garcia (TX) | O'Halleran | |

NAYS—192

| | | |
|-----------|-------------|-------------|
| Aderholt | Bentz | Buck |
| Allen | Bergman | Bucshon |
| Amodei | Bice (OK) | Budd |
| Arrington | Biggs | Burchett |
| Babin | Bilirakis | Burgess |
| Bacon | Bishop (NC) | Calvert |
| Baird | Boebert | Cammack |
| Balderson | Bost | Carey |
| Banks | Brooks | Carl |
| Barr | Buchanan | Carter (GA) |

Carter (TX) Herrera Beutler
Cawthorn Hice (GA)
Chabot Higgins (LA)
Cline Hill
Cloud Hinson
Clyde Hollingsworth
Cole Hudson
Comer Huizenga
Conway Issa
Crawford Jackson
Crenshaw Jacobs (NY)
Curtis Johnson (LA)
Davidson Johnson (OH)
DesJarlais Johnson (SD)
Diaz-Balart Jordan
Donalds Joyce (OH)
Duncan Joyce (PA)
Dunn Katko
Ellzey Keller
Emmer Kelly (MS)
Estes Kelly (PA)
Fallon Kim (CA)
Feenstra Kinzinger
Ferguson Kustoff
Fischbach LaHood
Fitzgerald Lamborn
Fitzpatrick Latta
Fleischmann LaTurner
Foxy Lesko
Franklin, C. Letlow
Scott Long
Fulcher Lucas
Gaetz Luetkemeyer
Gallagher Mace
Garcia (CA) Malliotakis
Gibbs Mann
Gimenez Massie
Gohmert Mast
Gonzales, Tony McCarthy
Gonzalez (OH) McCaul
Good (VA) McClain
Gooden (TX) McClintock
Gosar McHenry
Granger McKinley
Graves (LA) Meijer
Graves (MO) Miller (WV)
Green (TN) Miller-Meeks
Greene (GA) Moolenaar
Griffith Mooney
Grothman Moore (AL)
Guthrie Moore (UT)
Harris Mullin
Harshbarger Murphy (NC)
Hartzler Newhouse
Hern Norman

NOT VOTING—19

Armstrong Herrell
Brady LaMalfa
Casten Loudermilk
Cheney Meuser
Davis, Rodney Miller (IL)
Garbarino Murphy (FL)
Guest Nehls

□ 1459

Mr. WALBERG, Mrs. HINSON, Messrs. MOORE of Utah, and KATKO changed their vote from “yea” to “nay.”

So the en bloc amendments were agreed to.

The result of the vote was announced as above recorded.

Stated against:

Mr. RODNEY DAVIS of Illinois. Madam Speaker, had I been present, I would have voted “nay” on rollcall No. 270.

Mr. STAUBER. Madam Speaker, the vote closed prior to me being able to vote. Had I been present, I would have voted “nay” on rollcall No. 270.

MEMBERS RECORDED PURSUANT TO HOUSE
RESOLUTION 8, 117TH CONGRESS

Amodei Crist Gohmert (Weber
(Balderson) (Wasserman
Brooks (Weber) Schultz
(TX) Davids (KS)
Bustos (Mrvan) (Neguse)
Carter (TX) Davis, Danny K.
(Weber (TX)) (Beyer)
Connolly (Beyer) Evans (Beyer)

Obernolte
Owens
Palazzo
Palmer
Pence
Perry
Pfluger
Posey
Reschenthaler
Rice (SC)
Rodgers (WA)
Rogers (AL)
Rogers (KY)
Rose
Rosendale
Rouzer
Roy
Rutherford
Salazar
Scalise
Schweikert
Scott, Austin
Sessions
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Steel
Stefanik
Steil
Stewart
Taylor
Tenney
Tiffany
Timmons
Turner
Upton
Valadao
Van Drew
Van Dwyne
Wagner
Walberg
Walorski
Waltz
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Williams (TX)
Wilson (SC)
Wittman
Womack

Johnson (TX) (Jeffries)
Kahale (Mrvan)
Katko (Moore
(UT))
Kelly (IL)
(Neguse)
Lamb (Blunt
Rochester)
Lawrence
(Stevens)
Lawson (FL)
(Wasserman
Schultz)
Lowenthal
(Beyer)

AMENDMENTS EN BLOC NO. 2 OFFERED BY MR.
GREEN OF TEXAS

The SPEAKER pro tempore (Ms. BLUNT ROCHESTER). Pursuant to clause 8 of rule XX, the unfinished business is the question on the adoption of amendments en bloc No. 2, printed in part B of House Report 117–366, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendments en bloc.

The Clerk redesignated the amendments en bloc.

The SPEAKER pro tempore. The question is on the amendments en bloc offered by the gentleman from Texas (Mr. GREEN).

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 202, nays 217, not voting 9, as follows:

[Roll No. 271]

YEAS—202

Aderholt
Allen
Amodei
Arrington
Babin
Bacon
Baird
Balderson
Banks
Barr
Bentz
Bergman
Bice (OK)
Biggs
Bilirakis
Bishop (NC)
Boebert
Bost
Brady
Brooks
Buchanan
Bucshon
Budd
Burchett
Burgess
Calvert
Cammack
Carey
Carl
Carter (GA)
Carter (TX)
Cawthorn
Chabot
Cheney
Cline
Cloud
Clyde
Cole
Comer
Conway
Crawford
Crenshaw
Curtis
Davidson
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds
Duncan

Dunn
Ellzey
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Foxy
Franklin, C.
Scott
Fulcher
Gaetz
Gallagher
Garbarino
Garcia (CA)
Gibbs
Gimenez
Gohmert
Long
Gonzales, Tony
Gonzalez (OH)
Good (VA)
Gooden (TX)
Gosar
Granger
Graves (LA)
Graves (MO)
Green (TN)
Greene (GA)
Griffith
Grothman
Guthrie
Harris
Harshbarger
Hartzler
Hern
Herrera Beutler
Hice (GA)
Higgins (LA)
Hill
Hinson
Hollingsworth
Hudson
Huizenga
Issa
Jackson
Jacobs (NY)

Mace (Carter
(GA))
McEachin
(Beyer)
Moore (WI)
(Beyer)
Newman (Beyer)
O'Halleran
(Schrader)
Palazzo
(Fleischmann)
Peters (Jeffries)
Pingree
(Wasserman
Schultz)
Price (NC)
(Manning)

Rice (SC)
(Meijer)
Stanton
(Huffman)
Suozi (Beyer)
Taylor (Van
Dwyne)
Tenney
(Jackson)
Titus (Pallone)
Walorski
(Bucshon)
Waters (Takano)
Watson Coleman
(Pallone)

Owens
Palazzo
Palmer
Pence
Perry
Pfluger
Posey
Reschenthaler
Rice (SC)
Rodgers (WA)
Rogers (AL)
Rogers (KY)
Rose
Rosendale
Rouzer
Roy
Rutherford
Salazar
Scalise

Schweikert
Scott, Austin
Sessions
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Spartz
Stauber
Steel
Stefanik
Steil
Steube
Stewart
Taylor
Tenney
Thompson (PA)
Tiffany

NAYS—217

Adams
Aguilar
Allred
Auchincloss
Axne
Barragán
Bass
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Bourdeaux
Bowman
Boyle, Brendan
F.
Brown (MD)
Brown (OH)
Brownley
Bush
Bustos
Butterfield
Carbajal
Cárdenas
Carson
Carter (LA)
Cartwright
Case
Castor (FL)
Castro (TX)
Cherfilus-
McCormick
Chu
Ciilline
Clark (MA)
Clarke (NY)
Cleaver
Clyburn
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette
DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael
F.
Escobar
Eshoo
Espallat
Evans
Fletcher
Foster
Frankel, Lois
Gallego
Garamendi
García (IL)
García (TX)

Golden
Gomez
Gonzalez,
Vicente
Gottheimer
Green, Al (TX)
Grijalva
Harder (CA)
Hayes
Higgins (NY)
Himes
Horsford
Houlahan
Hoyer
Huffman
Jackson Lee
Jacobs (CA)
Jayapal
Jeffries
Johnson (GA)
Johnson (TX)
Jones
Kahale
Kaptur
Keating
Kelly (IL)
Khanna
Kildee
Kilmer
Kim (NJ)
Kind
Krishnamoorthi
Kuster
Lamb
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Leger Fernandez
Levin (CA)
Levin (MI)
Lieu
Loifgren
Lowenthal
Luria
Lynch
Malinowski
Maloney,
Carolyn B.
Maloney, Sean
Manning
Matsui
McBath
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Mfume
Moore (WI)
Morelle
Moulton
Mrvan
Murphy (FL)
Nadler
Napolitano
Neal
Neguse
Newman
Norcross
O'Halleran

Timmons
Turner
Upton
Valadao
Van Drew
Van Dwyne
Wagner
Walberg
Walorski
Waltz
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Williams (TX)
Wilson (SC)
Wittman
Womack

Ocasio-Cortez
Omar
Pallone
Panetta
Pappas
Pascrell
Payne
Perlmutter
Peters
Phillips
Pingree
Pocan
Porter
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Ross
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schrader
Schrier
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin
Smith (WA)
Soto
Spanberger
Speier
Stansbury
Stanton
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Vargas
Veasey
Velázquez
Wasserman
Schultz
Watson Coleman
Welch
Wexton
Wild
Williams (GA)
Wilson (FL)
Yarmuth

NOT VOTING—9

Armstrong Emmer Kirkpatrick
Buck Guest Miller (IL)
Casten Herrell Zeldin

□ 1510

Mr. GARAMENDI changed his vote from “yea” to “nay.”

So the en bloc amendments were rejected.

The result of the vote was announced as above recorded.

Stated against:

Mrs. KIRKPATRICK. Madam Speaker, I was absent for a vote today. Had I been present, I would have voted “nay” on rollcall No. 271.

MEMBERS RECORDED PURSUANT TO HOUSE
RESOLUTION 8, 117TH CONGRESS

| | | |
|------------------|----------------|-------------------|
| Amodei | Johnson (TX) | Palazzo |
| (Balderson) | (Jeffries) | (Fleischmann) |
| Brooks (Weber | Kahele (Mrvan) | Peters (Jeffries) |
| (TX)) | Katko (Moore | Pingree |
| Bustos (Mrvan) | (UT)) | (Wasserman |
| Carter (TX) | Kelly (IL) | Schultz) |
| (Weber (TX)) | (Neguse) | Price (NC) |
| Connolly (Beyer) | Lamb (Blunt | (Manning) |
| Crist | Rochester) | Rice (SC) |
| (Wasserman | Lawrence | (Meijer) |
| Schultz) | (Stevens) | Stanton |
| Davids (KS) | Lawson (FL) | (Huffman) |
| (Neguse) | (Wasserman | Suozi (Beyer) |
| Davis, Danny K. | Schultz) | Taylor (Van |
| (Beyer) | Lowenthal | Duyn) |
| Evans (Beyer) | (Beyer) | Tenney |
| Gohmert (Weber | Mace (Carter | (Jackson) |
| (TX)) | (GA)) | Titus (Pallone) |
| Gonzalez (OH) | McEachin | Walorski |
| (Meijer) | (Beyer) | (Bucshon) |
| Green (TN) | Moore (WI) | Waters (Takano) |
| (Fleischmann) | (Beyer) | Watson Coleman |
| Johnson (GA) | Newman (Beyer) | (Pallone) |
| (Manning) | O'Halleran | (Schrader) |

AMENDMENT NO. 10 OFFERED BY MR. VICENTE
GONZALEZ OF TEXAS

The SPEAKER pro tempore (Mrs. DEMINGS). Pursuant to clause 8 of rule XX, the unfinished business is the question on amendment No. 10, printed in part B of House Report 117-366, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

The SPEAKER pro tempore. The question is on the amendment offered by the gentleman from Texas (Mr. VICENTE GONZALEZ).

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 297, nays 123, not voting 8, as follows:

[Roll No. 272]

YEAS—297

| | | |
|-------------|-----------------|-------------|
| Adams | Blunt Rochester | Cárdenas |
| Aderholt | Bonamici | Carson |
| Aguilar | Bost | Carter (GA) |
| Allred | Bourdeaux | Carter (LA) |
| Auchincloss | Bowman | Cartwright |
| Axne | Boyle, Brendan | Case |
| Bacon | F. | Castor (FL) |
| Barragán | Brown (MD) | Castro (TX) |
| Bass | Brown (OH) | Chabot |
| Beatty | Brownley | Cheney |
| Bera | Buchanan | Cherfilus- |
| Bergman | Budd | McCormick |
| Beyer | Burchett | Chu |
| Bice (OK) | Bush | Cicilline |
| Biggs | Bustos | Clark (MA) |
| Bilirakis | Butterfield | Clarke (NY) |
| Bishop (GA) | Calvert | Cleaver |
| Bishop (NC) | Cammack | Cloud |
| Blumenauer | Carbajal | Clyburn |

| | | |
|-----------------|-----------------|----------------|
| Cohen | Kahele | Perlmutter |
| Cole | Kaptur | Peters |
| Connolly | Katko | Phillips |
| Conway | Keating | Pingree |
| Cooper | Kelly (IL) | Pocan |
| Correa | Khanna | Porter |
| Costa | Kildee | Posey |
| Courtney | Kilmer | Pressley |
| Craig | Kim (CA) | Price (NC) |
| Crawford | Kim (NJ) | Quigley |
| Crenshaw | Kind | Raskin |
| Crist | Kinziger | Rice (NY) |
| Crow | Kirkpatrick | Rice (SC) |
| Cuellar | Krishnamoorthi | Rodgers (WA) |
| Davids (KS) | Kuster | Rogers (AL) |
| Davidson | LaMalfa | Rogers (KY) |
| Davis, Danny K. | Lamb | Ross |
| Dean | Lamborn | Roybal-Allard |
| DeFazio | Langevin | Ruiz |
| DeGette | Larsen (WA) | Ruppersberger |
| DeLauro | Larson (CT) | Rush |
| DelBene | LaTurner | Rutherford |
| Demings | Lawrence | Ryan |
| DeSaulnier | Lawson (FL) | Sánchez |
| DesJarlais | Lee (CA) | Sarbanes |
| Deutch | Lee (NV) | Scanlon |
| Diaz-Balart | Leger Fernandez | Schakowsky |
| Dingell | Lesko | Schiff |
| Doggett | Levin (CA) | Schneider |
| Doyle, Michael | Levin (MI) | Schrader |
| F. | Lieu | Schrier |
| Escobar | Lofgren | Scott (VA) |
| Eshoo | Lowenthal | Scott, Austin |
| Espallat | Lucas | Scott, David |
| Evans | Luria | Sewell |
| Fischbach | Lynch | Sherman |
| Fitzpatrick | Mace | Sherrill |
| Fleischmann | Malinowski | Sires |
| Fletcher | Malliotakis | Slotkin |
| Foster | Maloney, | Smith (WA) |
| Frankel, Lois | Carolyn B. | Soto |
| Gallego | Maloney, Sean | Spanberger |
| Garamendi | Manning | Speier |
| Garcia (CA) | Mast | Stansbury |
| Garcia (IL) | Matsui | Stanton |
| Garcia (TX) | McBath | Staub |
| Gimenez | McCarthy | Steube |
| Gohmert | McClain | Stevens |
| Golden | McCollum | Stewart |
| Gomez | McEachin | Strickland |
| Gonzales, Tony | McGovern | Suozzi |
| Gonzalez (OH) | McKinley | Swalwell |
| Gonzalez, | McNerney | Takano |
| Vicente | Meeks | Taylor |
| Gottheimer | Meijer | Thompson (CA) |
| Green, Al (TX) | Meng | Thompson (MS) |
| Griffith | Mfume | Thompson (PA) |
| Grijalva | Miller-Meeks | Tiffany |
| Guthrie | Moore (AL) | Titus |
| Harder (CA) | Moore (UT) | Tlaib |
| Hayes | Moore (WI) | Tonko |
| Herrera Beutler | Morelle | Torres (CA) |
| Higgins (NY) | Moulton | Torres (NY) |
| Himes | Mrvan | Trahan |
| Hinson | Murphy (FL) | Trone |
| Hollingsworth | Nadler | Underwood |
| Horsford | Napolitano | Upton |
| Houlahan | Neal | Valadao |
| Hoyer | Neguse | Vargas |
| Hudson | Newman | Veasey |
| Huffman | Norcross | Velázquez |
| Jackson Lee | O'Halleran | Wasserman |
| Jacobs (CA) | Oberholte | Schultz |
| Jacobs (NY) | Ocasio-Cortez | Waters |
| Jayapal | Omar | Watson Coleman |
| Jeffries | Owens | Welch |
| Johnson (GA) | Palazzo | Wexton |
| Johnson (LA) | Pallone | Wild |
| Johnson (SD) | Panetta | Williams (GA) |
| Johnson (TX) | Pappas | Wilson (FL) |
| Jones | Pascrell | Womack |
| Joyce (OH) | Payne | Yarmuth |

NAYS—123

| | | |
|-----------|---------------|--------------|
| Allen | Carl | Feenstra |
| Amodei | Carter (TX) | Ferguson |
| Babin | Cawthorn | Fitzgerald |
| Baird | Cline | Foxx |
| Balderson | Clyde | Franklin, C. |
| Banks | Comer | Scott |
| Barr | Curtis | Fulcher |
| Bentz | Davis, Rodney | Gaetz |
| Boebert | Donalds | Gallagher |
| Brady | Duncan | Garbarino |
| Brooks | Dunn | Gibbs |
| Buck | Ellzey | Good (VA) |
| Bucshon | Emmer | Gooden (TX) |
| Burgess | Estes | Gosar |
| Carey | Fallon | Granger |

| | | |
|--------------|---------------|---------------|
| Graves (LA) | Luetkemeyer | Sessions |
| Graves (MO) | Mann | Simpson |
| Green (TN) | Massie | Smith (MO) |
| Greene (GA) | McCaul | Smith (NE) |
| Grothman | McClintock | Smith (NJ) |
| Harris | McHenry | Smucker |
| Harshbarger | Meuser | Spartz |
| Hartzler | Miller (WV) | Steel |
| Hern | Moolenaar | Stefanik |
| Hice (GA) | Mooney | Steil |
| Higgins (LA) | Mullin | Tenney |
| Hill | Murphy (NC) | Timmons |
| Huizenga | Nehls | Van Drew |
| Issa | Newhouse | Van Dуйne |
| Jackson | Norman | Wagner |
| Johnson (OH) | Palmer | Walberg |
| Jordan | Pence | Walorski |
| Joyce (PA) | Perry | Waltz |
| Keller | Pfluger | Weber (TX) |
| Kelly (MS) | Reschenthaler | Webster (FL) |
| Kelly (PA) | Rose | Wenstrup |
| Kustoff | Rosendale | Westerman |
| LaHood | Rouzer | Williams (TX) |
| Latta | Roy | Wilson (SC) |
| Letlow | Salazar | Wittman |
| Long | Scalise | |
| Loudermilk | Schweikert | |

NOT VOTING—8

| | | |
|-----------|-------------|--------|
| Armstrong | Guest | Turner |
| Arrington | Herrell | Zeldin |
| Casten | Miller (IL) | |

□ 1519

Mr. LONG changed his vote from “yea” to “nay.”

So the amendment was agreed to.

The result of the vote was announced as above recorded.

Stated against:

Mr. TURNER. Madam Speaker, I was unavoidably detained. Had I been present, I would have voted “nay” on rollcall No. 272.

MEMBERS RECORDED PURSUANT TO HOUSE
RESOLUTION 8, 117TH CONGRESS

| | | |
|------------------|----------------|-------------------|
| Amodei | Johnson (TX) | Palazzo |
| (Balderson) | (Jeffries) | (Fleischmann) |
| Brooks (Weber | Kahele (Mrvan) | Peters (Jeffries) |
| (TX)) | Katko (Moore | Pingree |
| Bustos (Mrvan) | (UT)) | (Wasserman |
| Carter (TX) | Kelly (IL) | Schultz) |
| (Weber (TX)) | (Neguse) | Price (NC) |
| Connolly (Beyer) | Lamb (Blunt | (Manning) |
| Crist | Rochester) | Rice (SC) |
| (Wasserman | Lawrence | (Meijer) |
| Schultz) | (Stevens) | Stanton |
| Davids (KS) | Lawson (FL) | (Huffman) |
| (Neguse) | (Wasserman | Suozi (Beyer) |
| Davis, Danny K. | Schultz) | Taylor (Van |
| (Beyer) | Lowenthal | Duyn) |
| Evans (Beyer) | (Beyer) | Tenney |
| Gohmert (Weber | Mace (Carter | (Jackson) |
| (TX)) | (GA)) | Titus (Pallone) |
| Gonzalez (OH) | McEachin | Walorski |
| (Meijer) | (Beyer) | (Bucshon) |
| Green (TN) | Moore (WI) | Waters (Takano) |
| (Fleischmann) | (Beyer) | Watson Coleman |
| Johnson (GA) | Newman (Beyer) | (Pallone) |
| (Manning) | O'Halleran | (Schrader) |

AMENDMENT NO. 19 OFFERED BY MR. PAYNE

The SPEAKER pro tempore (Ms. BLUNT ROCHESTER). Pursuant to clause 8 of rule XX, the unfinished business is the question on amendment No. 19, printed in part B of House Report 117-366, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

The SPEAKER pro tempore. The question is on the amendment offered by the gentleman from New Jersey (Mr. PAYNE).

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 224, nays 198, not voting 6, as follows:

[Roll No. 273]

YEAS—224

Adams
Aguilar
Allred
Auchincloss
Axne
Barragán
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Bourdeaux
Bowman
Boyle, Brendan F.
Brown (MD)
Brown (OH)
Brownley
Bush
Bustos
Butterfield
Carbajal
Cárdenas
Carson
Carter (LA)
Cartwright
Case
Castor (FL)
Castro (TX)
Cherfilus-McCormick
Chu
Cicilline
Clark (MA)
Clarke (NY)
Cleaver
Clyburn
Clyde
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davidson
Davis, Danny K.
Dean
DeFazio
DeGette
DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael F.
Escobar
Eshoo
Español
Evans
Fletcher
Foster
Frankel, Lois
Galleo
Garamendi
Garcia (IL)
Garcia (TX)
Gohmert
Gomez

Gonzalez,
Vicente
Gooden (TX)
Gottheimer
Green, Al (TX)
Grijalva
Harder (CA)
Hayes
Higgins (NY)
Himes
Horsford
Houlihan
Hoyer
Huffman
Jackson Lee
Jacobs (CA)
Jayapal
Jeffries
Johnson (GA)
Johnson (TX)
Jones
Kahele
Kaptur
Keating
Kelly (IL)
Khanna
Kildee
Kilmer
Kim (NJ)
Kind
Kirkpatrick
Krishnamoorthi
Kuster
Kustoff
LaMalfa
Lamb
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Leger Fernandez
Levin (CA)
Levin (MI)
Lieu
Lofgren
Lowenthal
Luria
Lynch
Malinowski
Maloney,
Carolyn B.
Maloney, Sean
Manning
Matsui
McBath
McCollum
McEachin
McGovern
McKinley
McNerney
Meeks
Meng
Mfume
Mooney
Moore (WI)
Morelle
Moulton
Mrvan
Murphy (FL)
Nadler
Napolitano
Neal
Neguse
Newman

Norcross
O'Halloran
Ocasio-Cortez
Omar
Pallone
Panetta
Pappas
Pascrell
Payne
Perlmutter
Peters
Pingree
Pocan
Porter
Posey
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Rose
Ross
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schradler
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin
Smith (NJ)
Smith (WA)
Soto
Speier
Stansbury
Stauber
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Upton
Van Drew
Vargas
Veasey
Velázquez
Wasserman
Schultz
Waters
Watson Coleman
Welch
Williams (GA)
Wilson (FL)
Yarmuth

NAYS—198

Aderholt
Allen
Amodei
Arrington
Babin
Bacon
Baird
Balderson
Banks
Barr
Bass
Bentz
Bergman
Bice (OK)
Biggs
Bilirakis
Bishop (NC)

Boebert
Bost
Brady
Brooks
Buchanan
Buck
Bucshon
Budd
Burchett
Burgess
Calvert
Cammack
Carey
Carl
Carter (GA)
Carter (TX)
Cawthorn

Chabot
Cheney
Cline
Cloud
Cole
Comer
Conway
Crawford
Crenshaw
Curtis
Davids (KS)
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds
Duncan
Dunn

Ellzey
Emmer
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Foxy
Franklin, C.
Scott
Fulcher
Gaetz
Gallagher
Garbarino
Garcia (CA)
Gibbs
Gimenez
Golden
Gonzales, Tony
Gonzalez (OH)
Good (VA)
Gosar
Granger
Graves (LA)
Graves (MO)
Green (TN)
Greene (GA)
Griffith
Grothman
Guthrie
Harris
Harshbarger
Hartzler
Hern
Herrera Beutler
Hice (GA)
Higgins (LA)
Hill
Hinson
Hollingsworth
Hudson
Huizenga
Issa
Jackson
Jacobs (NY)
Johnson (LA)
Johnson (OH)

Johnson (SD)
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keller
Kelly (MS)
Kelly (PA)
Kim (CA)
Kinzinger
LaHood
Lamborn
Latta
LaTurner
Lesko
Letlow
Long
Loudermilk
Lucas
Luetkemeyer
Mace
Malliotakis
Mann
Massie
Mast
McCarthy
McCaull
McClain
McClintock
McHenry
Meijer
Meuser
Miller (WV)
Miller-Meeks
Moolenaar
Moore (AL)
Moore (UT)
Mullin
Murphy (NC)
Nehls
Newhouse
Norman
Oberholte
Owens
Palazzo
Palmer
Pence
Perry
Pfluger
Phillips

Reschenthaler
Rice (SC)
Rodgers (WA)
Rogers (AL)
Rogers (KY)
Rosendale
Rouzer
Roy
Rutherford
Salazar
Scalise
Schrier
Schweikert
Scott, Austin
Sessions
Simpson
Smith (MO)
Smith (NE)
Smucker
Spanberger
Spartz
Stanton
Steel
Stefanik
Steil
Steube
Stewart
Taylor
Tenney
Thompson (PA)
Tiffany
Timmons
Turner
Valadao
Van Dwyne
Wagner
Walberg
Walorski
Waltz
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Wexton
Williams (TX)
Wilson (SC)
Wittman
Womack

NOT VOTING—6

Armstrong
Casten

Guest
Herrell

Miller (IL)
Zeldin

□ 1530

Mr. CARL changed his vote from “yea” to “nay.”

So the amendment was agreed to.

The result of the vote was announced as above recorded.

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Amodei
(Balderson)
Brooks (Weber)
(TX)
Bustos (Mrvan)
Carter (TX)
(Weber (TX))
Crist
(Wasserman
Schultz)
Davids (KS)
(Neguse)
Davis, Danny K.
(Beyer)
Evans (Beyer)
Gohmert (Weber
(TX))
Gonzalez (OH)
(Meijer)
Green (TN)
(Fleischmann)
Johnson (GA)
(Manning)
(Schradler)

Johnson (TX)
(Jeffries)
Kahele (Mrvan)
Katko (Moore
(UT))
Kelly (IL)
(Neguse)
Lamb (Blunt
Rochester)
Lawrence
(Stevens)
Lawson (FL)
(Wasserman
Schultz)
(Wasserman
Schultz)
Lowenthal
(Beyer)
Mace (Carter
(GA))
McEachin
(Beyer)
Moore (WI)
(Beyer)
Newman (Beyer)
O'Halloran
(Schrader)

Palazzo
(Fleischmann)
Peters (Jeffries)
Pingree
(Wasserman
Schultz)
Price (NC)
(Manning)
Rice (SC)
(Meijer)
Stanton
(Huffman)
Suozzi (Beyer)
Taylor (Van
Dwyne)
Tenney
(Jackson)
Titus (Pallone)
Walorski
(Bucshon)
Waters (Takano)
Watson Coleman
(Pallone)

The SPEAKER pro tempore (Ms. BLUNT ROCHESTER). The previous question is ordered on the bill, as amended.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. HILL. Madam Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Hill of Arkansas moves to recommit the bill H.R. 2543 to the Committee on Financial Services.

The material previously referred to by Mr. HILL is as follows:

Strike title I and insert the following:

TITLE I—PRICE STABILITY

SEC. 101. SHORT TITLE.

This title may be cited as the “Price Stability Act of 2022”.

SEC. 102. REMOVAL OF DUAL MANDATE.

Section 2A of the Federal Reserve Act (12 U.S.C. 225a) is amended by striking “maximum employment, stable prices,” and inserting “stable prices”.

The SPEAKER pro tempore. Pursuant to clause 2(b) of rule XIX, the previous question is ordered on the motion to recommit.

The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Mr. HILL. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 202, nays 219, not voting 7, as follows:

[Roll No. 274]

YEAS—202

Aderholt
Allen
Amodei
Arrington
Babin
Bacon
Baird
Balderson
Banks
Barr
Bentz
Bergman
Bice (OK)
Biggs
Bilirakis
Bishop (NC)
Boebert
Bost
Brady
Brooks
Buchanan
Buck
Bucshon
Budd
Burchett
Burgess
Calvert
Cammack
Carey
Carl
Carter (GA)
Carter (TX)
Cawthorn
Chabot
Cheney
Cline
Cloud
Clyde
Cole
Comer

Conway
Crawford
Crenshaw
Curtis
Davidson
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds
Duncan
Dunn
Ellzey
Emmer
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Foxy
Franklin, C.
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keller
Kelly (MS)
Kelly (PA)
Kim (CA)
Kinzinger
Kustoff
LaHood
LaMalfa
Latta
LaTurner
Lesko
Letlow
Long

Green (TN)
Greene (GA)
Griffith
Grothman
Guthrie
Harris
Harshbarger
Hartzler
Hern
Herrera Beutler
Hice (GA)
Higgins (LA)
Hill
Hinson
Hollingsworth
Hudson
Huizenga
Issa
Jackson
Jacobs (NY)
Johnson (LA)
Johnson (OH)
Johnson (SD)
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keller
Kelly (MS)
Kelly (PA)
Kim (CA)
Kinzinger
Kustoff
LaHood
LaMalfa
Latta
LaTurner
Lesko
Letlow
Long

Loudermilk
Lucas
Luetkemeyer
Mace
Malliotakis
Mann
Mast
McCarthy
McCaul
McClain
McClintock
McHenry
McKinley
Meijer
Meuser
Miller (WV)
Miller-Meeks
Moolenaar
Mooney
Moore (AL)
Moore (UT)
Mullin
Murphy (NC)
Nehls
Newhouse
Norman
Oberholte
Owens

Palazzo
Palmer
Pence
Perry
Pfluger
Posey
Reschenthaler
Rice (SC)
Rodgers (WA)
Rogers (AL)
Rogers (KY)
Rose
Rosendale
Rouzer
Roy
Rutherford
Salazar
Scalise
Schweikert
Scott, Austin
Sessions
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Spartz
Stauber

Steel
Stefanik
Steil
Steube
Stewart
Taylor
Tenney
Thompson (PA)
Tiffany
Timmons
Turner
Upton
Valadao
Van Drew
Van Duyne
Wagner
Walberg
Walorski
Waltz
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Williams (TX)
Wilson (SC)
Wittman
Womack

NAYS—219

Adams
Aguilar
Allred
Auchincloss
Axne
Barragán
Bass
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Bourdeaux
Bowman
Boyle, Brendan F.
Brown (MD)
Brown (OH)
Brownley
Bush
Bustos
Butterfield
Carbajal
Cárdenas
Carson
Carter (LA)
Cartwright
Case
Castor (FL)
Castro (TX)
Cherfilus-McCormick
Chu
Cicilline
Clark (MA)
Clarke (NY)
Cleaver
Clyburn
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette
DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Dingell
Doyle, Michael F.
Escobar
Eshoo
Espallat
Evans
Fletcher

Foster
Frankel, Lois
Gallego
Garamendi
Garcia (IL)
Garcia (TX)
Golden
Gomez
Gonzalez, Vicente
Gottheimer
Green, Al (TX)
Grijalva
Harder (CA)
Hayes
Higgins (NY)
Himes
Horsford
Houlahan
Hoyer
Huffman
Jackson Lee
Jacobs (CA)
Jayapal
Jeffries
Johnson (GA)
Johnson (TX)
Jones
Kahele
Kaptur
Keating
Kelly (IL)
Khanna
Kildee
Kilmer
Kim (NJ)
Kind
Kirkpatrick
Krishnamoorthi
Kuster
Lamb
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Leger Fernandez
Levin (CA)
Levin (MI)
Lieu
Lofgren
Lowenthal
Luria
Lynch
Malinowski
Maloney, Carolyn B.
Manning
Mansueti
Matsui
McBath
McCollum
McEachin
McGovern
McNerney
Meeks

Meng
Mfume
Moore (WI)
Morelle
Moulton
Mrvan
Murphy (FL)
Nadler
Napolitano
Neal
Neguse
Newman
Norcross
O'Halleran
Ocasio-Cortez
Omar
Pallone
Panetta
Pappas
Pascarell
Payne
Perlmutter
Peters
Phillips
Pingree
Pocan
Porter
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Ross
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schrier
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin
Smith (WA)
Soto
Spanberger
Speier
Stansbury
Stanton
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko

Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Vargas

Veasey
Velázquez
Wasserman
Schultz
Waters
Watson Coleman

Welch
Wexton
Wild
Williams (GA)
Wilson (FL)
Yarmuth

Hayes
Higgins (NY)
Himes
Horsford
Houlahan
Hoyer
Huffman
Jackson Lee
Jacobs (CA)
Jayapal
Jeffries
Johnson (GA)
Johnson (TX)
Jones
Kahele
Kaptur
Keating
Kelly (IL)
Khanna
Kildee
Kilmer
Kim (NJ)
Kind
Kirkpatrick
Krishnamoorthi
Kuster
Lamb
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Leger Fernandez
Levin (CA)
Levin (MI)
Lieu
Lofgren
Lowenthal
Luria
Lynch
Malinowski
Maloney, Carolyn B.
Manning

NOT VOTING—7

□ 1540

Ms. BLUNT ROCHESTER changed her vote from “yea” to “nay.”

So the motion to recommit was not agreed to.

The result of the vote was announced as above recorded.

MEMBERS RECORDED PURSUANT TO HOUSE

RESOLUTION 8, 117TH CONGRESS

Amodei
(Balderson)
Brooks (Weber (TX))
Bustos (Mrvan)
Carter (TX)
(Weber (TX))
Connolly (Beyer)
Crist
(Wasserman Schultz)
Davids (KS)
(Neguse)
Davis, Danny K. (Beyer)
Evans (Beyer)
Gohmert (Weber (TX))
Gonzalez (OH) (Meijer)
Green (TN)
(Fleischmann)
Johnson (GA)
(Manning)

Johnson (TX)
(Jeffries)
Kahele (Mrvan)
Katko (Moore (UT))
Kelly (IL)
(Neguse)
Lamb (Blunt Rochester)
Lawrence
(Stevens)
Lawson (FL)
(Wasserman Schultz)
Lowenthal
(Beyer)
Mace (Carter (GA))
McEachin
(Beyer)
Moore (WI)
(Beyer)
Newman (Beyer)
O'Halleran
(Schrader)

Palazzo
(Fleischmann)
Peters (Jeffries)
Pingree
(Wasserman Schultz)
Price (NC)
(Manning)
Rice (SC)
(Meijer)
Stanton
(Huffman)
Suozi (Beyer)
Taylor (Van Duyne)
Tenney
(Jackson)
Titus (Pallone)
Walorski
(Bucshon)
Waters (Takano)
Watson Coleman
(Pallone)

The SPEAKER pro tempore (Mr. CÁRDENAS). The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. McHENRY. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 215, nays 207, not voting 6, as follows:

[Roll No. 275]

YEAS—215

Adams
Aguilar
Allred
Auchincloss
Axne
Barragán
Bass
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Clyburn
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette

Cartwright
Case
Castor (FL)
Castro (TX)
Cherfilus-McCormick
Chu
Cicilline
Clark (MA)
Clarke (NY)
Cleaver
Clyburn
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette

DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael F.
Escobar
Eshoo
Espallat
Evans
Fletcher
Foster
Frankel, Lois
Gallego
Garamendi
Garcia (IL)
Garcia (TX)
Gomez
Gonzalez, Vicente
Gottheimer
Green, Al (TX)
Grijalva
Harder (CA)

Aderholt
Allen
Amodei
Arrington
Babin
Bacon
Baird
Balderson
Banks
Barr
Bentz
Bergman
Bice (OK)
Biggs
Billirakis
Bishop (NC)
Boebert
Bost
Bourdeaux
Brady
Brooks
Buchanan
Buck
Bucshon
Budd
Burchett
Burgess
Calvert
Cammack
Carey
Carl
Carter (GA)
Carter (TX)
Cawthorn
Chabot
Cheney
Cline
Cloud
Clyde
Cole
Comer
Conway
Crawford
Crenshaw
Curtis
Davidson
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds

Duncan
Dunn
Ellzey
Emmer
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Foxy
Franklin, C.
Scott
Fulcher
Gaetz
Gallagher
Garbarino
Garcia (CA)
Gibbs
Gimenez
Gohmert
Golden
Gonzales, Tony
Gonzalez (OH)
Good (VA)
Gooden (TX)
Gosar
Granger
Graves (LA)
Graves (MO)
Green (TN)
Greene (GA)
Griffith
Grothman
Guthrie
Harris
Harshbarger
Hartzler
Hern
Herrera Beutler
Hice (GA)
Higgins (LA)
Hill
Hinson
Hollingsworth
Hudson
Huizenga
Issa

NAYS—207

Schakowsky
Schiff
Schneider
Schradler
Schrier
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin
Smith (WA)
Soto
Spanberger
Speier
Stansbury
Stanton
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Vargas
Veasey
Velázquez
Wasserman
Schultz
Waters
Watson Coleman
Welch
Wexton
Wild
Williams (GA)
Wilson (FL)
Yarmuth

Jackson
Jacobs (NY)
Johnson (LA)
Johnson (OH)
Johnson (SD)
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keller
Kelly (MS)
Kelly (PA)
Kim (CA)
Kinzinger
Kustoff
LaHood
LaMalfa
Lamborn
Latta
LaTurner
Lesko
Letlow
Long
Loudermilk
Lucas
Luetkemeyer
Mace
Malliotakis
Mann
Massie
Mast
McCarthy
McCaul
McClain
McClintock
McHenry
McKinley
Meijer
Meuser
Miller (WV)
Miller-Meeks
Moolenaar
Mooney
Moore (AL)
Moore (UT)
Mullin
Murphy (FL)
Murphy (NC)
Nehls
Newhouse

| | | |
|---------------|---------------|---------------|
| Norman | Scalise | Timmons |
| Oberholte | Schweikert | Turner |
| Owens | Scott, Austin | Upton |
| Palazzo | Sessions | Valadao |
| Palmer | Simpson | Van Drew |
| Pence | Smith (MO) | Van Duyne |
| Perry | Smith (NE) | Wagner |
| Pfluger | Smith (NJ) | Walberg |
| Posey | Smucker | Walorski |
| Reschenthaler | Spartz | Waltz |
| Rice (SC) | Stauber | Weber (TX) |
| Rodgers (WA) | Steel | Webster (FL) |
| Rogers (AL) | Stefanik | Wenstrup |
| Rogers (KY) | Steil | Westerman |
| Rose | Steube | Williams (TX) |
| Rosendale | Stewart | Wilson (SC) |
| Rouzer | Taylor | Wittman |
| Roy | Tenney | Womack |
| Rutherford | Thompson (PA) | |
| Salazar | Tiffany | |

NOT VOTING—6

| | | |
|-----------|---------|-------------|
| Armstrong | Guest | Miller (IL) |
| Casten | Herrell | Zeldin |

□ 1554

Mr. GALLAGHER changed his vote from “yea” to “nay.”

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mrs. MILLER of Illinois. Madam Speaker, had I been present, I would have voted “nay” on rollcall No. 270, “yea” on rollcall No. 271, “nay” on rollcall No. 272, “nay” on rollcall No. 273, “yea” on rollcall No. 274 and “nay” on rollcall No. 275.

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

| | | |
|------------------|----------------|-------------------|
| Amodi | Johnson (TX) | Palazzo |
| (Balderson) | (Jeffries) | (Fleischmann) |
| Brooks (Weber) | Kahele (Mrvan) | Peters (Jeffries) |
| (TX) | Katko (Moore) | Pingree |
| Bustos (Mrvan) | (UT) | (Wasserman) |
| Carter (TX) | Kelly (IL) | Schultz) |
| (Weber (TX)) | (Neguse) | Price (NC) |
| Connolly (Beyer) | Lamb (Blunt) | (Manning) |
| Crist | Rochester) | Rice (SC) |
| (Wasserman) | Lawrence | (Meijer) |
| Schultz) | (Stevens) | Stanton |
| Davids (KS) | Lawson (FL) | (Huffman) |
| (Neguse) | (Wasserman) | Suozi (Beyer) |
| Davis, Danny K. | Schultz) | Taylor (Van |
| (Beyer) | Lowenthal | Duyne) |
| Evans (Beyer) | (Beyer) | Tenney |
| Gohmert (Weber) | Mace (Carter | (Jackson) |
| (TX) | (GA)) | Titus (Pallone) |
| Gonzalez (OH) | McEachin | Walorski |
| (Meijer) | (Beyer) | (Bucshon) |
| Green (TN) | Moore (WI) | Waters (Takano) |
| (Fleischmann) | (Beyer) | Watson Coleman |
| Johnson (GA) | Newman (Beyer) | (Pallone) |
| (Manning) | O'Halleran | |
| | (Schrader) | |

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 2107

Mr. GAETZ. Madam Speaker, I hereby remove my name as cosponsor of H.R. 2107.

The SPEAKER pro tempore (Ms. BURDEAUX). The gentleman's request is accepted.

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 5344

Mr. CARTWRIGHT. Madam Speaker, I hereby remove my name as cosponsor of H.R. 5344.

The SPEAKER pro tempore. The gentleman's request is accepted.

RISING COSTS ARE SIMPLY UNACCEPTABLE

(Mr. LANGEVIN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LANGEVIN. Madam Speaker, I rise today in support of the Lower Food and Fuel Costs Act.

Every day, I hear from Rhode Islanders rightly frustrated by the rising cost of everyday goods.

Exacerbated by Putin's invasion of Ukraine, grocery bills are climbing higher, gas costs more than \$5 per gallon, and tangled supply chains continue to fuel inflation.

The American people are being pushed to the breaking point. The status quo is simply unacceptable.

This bill will provide relief to Americans feeling the pain at the pump by boosting domestic biofuel production, and it will drive down costs at the grocery store.

Best of all, Democrats have worked hand-in-glove with our Republican colleagues to advance this bipartisan legislation out of committee and onto the House floor.

Madam Speaker, this legislation is a great step in the right direction, but we must do more. We must crack down on gas companies exploiting this crisis for profit.

Like President Biden suggested, we must work with oil companies to address supply and capacity shortages.

Finally, if we don't want to be back to this point ever again, we must accelerate our transition away from fossil fuels once and for all. The American people are counting on us.

□ 1600

GAS PRICES HAVE DOUBLED

(Mr. LAMALFA asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LAMALFA. Madam Speaker, gas prices have doubled under President Biden's failed anti-American energy policies. But I don't know which is worse, that the national average per gallon of gas is 5 bucks or that—in my home State of California, we would like to see 5 bucks once again. Prices are well over \$7, thanks to decades' worth of regulatory assault on American gas in California and now at the Washington level.

While the American people are struggling to keep up financially, the Secretary of Energy and the Secretary of Transportation tell them to go buy electric vehicles. If American families are struggling to afford these outrageous gas prices, what makes these bureaucrats think that they can afford a brand-new \$50,000 electric vehicle? Enough of this “let them eat cake” attitude.

These gas prices weren't caused by Russia's invasion of Ukraine. They were caused by regulatory assault on

our energy industry and domestic production being killed.

President Biden, take responsibility for your failed energy policies. Stand down from your war on American energy, and unleash American energy independence and help our people for a change.

CELEBRATING 10TH ANNIVERSARY OF DACA

(Mr. CÁRDENAS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CÁRDENAS. Madam Speaker, I rise today in celebration of the 10th anniversary of DACA, the program that has protected nearly 1 million inspiring young people and given them the opportunity to contribute to our great economy.

Dreamers are our family, friends, and neighbors. They are teachers, doctors and nurses, small business owners, servicemembers, and so much more.

They work hard and contribute to our great economy. They make America a better place for everyone. Yet, they face unspeakable hardships and witness the ugliness of anti-immigrant sentiments in our great country. But their resilience has shined through all of that.

Let me be clear. Today is an incredible milestone, but another 10 years without permanent protections and a pathway to citizenship is simply unjust. That is why I will continue to fight to give every single Dreamer that continues to live in our country permanency, because in America, we believe that when given that shot at the American Dream, anything is possible.

RECOGNIZING ALZHEIMER'S AND BRAIN AWARENESS MONTH

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Madam Speaker, June is Alzheimer's and Brain Awareness Month. Worldwide, there are an estimated 47 million people living with Alzheimer's and other dementias. Without a change, these numbers are expected to grow to 76 million by the year 2030.

Alzheimer's is the sixth leading cause of death in the United States and is the only leading cause of death that cannot be prevented, cured, or even slowed. Sadly, one in three seniors will die with the disease.

This disease took my mother's life.

Alzheimer's has a devastating impact on those who are diagnosed with the disease and their caregivers and loved ones. More than 16 million Americans provide unpaid care to family and friends living with Alzheimer's and other forms of dementia.

Compared with caregivers for people without dementia, twice as many caregivers for people with dementia indicate substantial emotional, financial, and physical stress.

Madam Speaker, the time to act is now. This month, let's wear purple and help raise awareness and advance Alzheimer's care.

SECURITY FOR ALL FEDERAL JUDGES

(Mr. PAYNE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAYNE. Madam Speaker, yesterday, I opposed the Supreme Court Police Parity Act.

I fully support expanded security for Supreme Court Justices and their families. I also firmly believe that those expanded protections must apply to all Federal judges and their families—that is right, all Federal judges and their families—who face similar threats with less protective resources.

The safety of our Federal judiciary is a very personal issue for New Jersey. Two years ago, the only child of U.S. District Judge Esther Salas was murdered by a man who had previously appeared before her court.

This bill was an opportunity to improve protections for all Federal judges. Sadly, the Senate abdicated its responsibility when it ignored calls for the inclusion of the Daniel Aderl Judicial Security and Privacy Act, introduced by my colleague MIKIE SHERRILL and Senator MENENDEZ, in this bill.

Democrats are committed, as is every member of the New Jersey delegation, to ensuring that all Federal judicial officials and their families are safe.

PAYING TRIBUTE TO THE HONORABLE GRAYDON K. KITCHENS, JR.

(Mr. JOHNSON of Louisiana asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. JOHNSON of Louisiana. Madam Speaker, I rise today to honor the life of the Honorable Graydon K. Kitchens, Jr., a giant of a man and my former law partner and mentor.

Judges Kitchens' list of accomplishments is limitless. I could stand at this lectern for an hour listing off all of his accomplishments and barely scratch the surface.

He was a husband of 62 years; father of three; proud grandfather of six; varsity pitcher at LSU, our alma mater; U.S. Army lieutenant; judge; chief justice; deacon; and a man of deep, profound faith.

He provided wise counsel through troubling times to me and to so many countless others, and he is an irreplaceable senior statesman in the Louisiana Bar. I am among so many to consider him to be truly one of the greatest men we have ever known.

As the patriarch of his family, Judge Kitchens planted roots in north Louisiana that will flourish for centuries. Our community lost a towering char-

acter and a leader, and we are so much better for the time that we had when he was here.

Our prayers are with Roberta and the entire Kitchens family and all who loved him.

Rest in peace, Judge Kitchens. God bless.

SUPPORTING ALZHEIMER'S AND BRAIN AWARENESS MONTH

(Ms. BARRAGÁN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. BARRAGÁN. Madam Speaker, I rise today in recognition of Alzheimer's and Brain Awareness Month. I am wearing purple in support of the millions of Americans, including my mom, who are living with Alzheimer's disease.

The nearly 6 million people with Alzheimer's are our sisters, our brothers, our parents, our grandparents, and our neighbors—our fellow Americans. Many are suffering in silence because there is so much stigma around having Alzheimer's.

I want every patient, family member, and caregiver to know that you matter. Your quality of life matters. Know that you have a champion in Congress who knows how hard it is for family and caregivers.

That is why I will continue to push for more investments in Alzheimer's research and care and will continue to fight so CMS provides equitable access to promising Alzheimer's drugs.

Our fight against this devastating disease is nowhere near done.

REMEMBERING GUS MACHADO

(Ms. SALAZAR asked and was given permission to address the House for 1 minute.)

Ms. SALAZAR. Madam Speaker, today, I rise to honor a titan of Miami, Mr. Gus Machado, who passed away last month.

Gus is remembered for his iconic leadership as a pioneering marketer and owner of car dealerships around Miami. Ford Motor Company recognized his leadership by honoring Mr. Machado with the President's Award in 2003, 2009, and 2010.

He was a founder of the United States-Cuba Democracy PAC, but his real legacy will be his heart of service. In 2008, he created the Gus Machado Family Foundation, and every school year, the foundation provides more than 400 children with backpacks full of school supplies. Another impressive example of his generosity was his \$5 million donation to St. Thomas University to establish a business school.

He was one of the best the Cuban-American exile community in Miami has produced. I am proud to stand on the floor of the United States House to pay tribute to Mr. Machado. His life was an example of faith, hard work, determination, family, friends, and a

good community. In other words, he was the best example of the American Dream.

Rest in peace.

DACA FALLS SHORT FOR DREAMERS

(Mr. VARGAS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. VARGAS. Madam Speaker, thousands of young people brought to the U.S. at a young age fought for and have benefited from DACA. This gave recipients and their families a little peace and resulted in economic gains for our country, but the program falls short of a pathway to citizenship.

DACA was a significant achievement for many immigrants, but it is by no means a substitute for fixing our broken immigration system.

Since its inception, DACA has been under attack by far-right politicians. The reality is that DACA has gone back and forth in the courts, leaving DACA recipients and DACA-eligible youth in a state of limbo. This continued legal threat leaves the lives of DACA recipients, DACA-eligible youth, and their families in uncertainty and dread.

Congress introduced and passed H.R. 6, the Dream and Promise Act, more than a year ago, but it is stuck in the Senate. We must end the filibuster and pass a real solution for the millions of people who call the U.S. home.

HONORING KATHY O'NAN

(Mr. COMER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COMER. Madam Speaker, I rise to honor the mayor of Mayfield, Kathy O'Nan, for all she has done for her community in the wake of last December's tornado damage.

In a nod to her recovery efforts, Mayor O'Nan was recently named Woman of the Year by the Mayfield-Graves County Chamber of Commerce. I can think of no one more deserving of this high honor.

When the storms hit, the mayor led by example in getting her community back on its feet. She was there for her citizens when they needed her the most, and she continues to work tirelessly to bring all parties together to rebuild the proud community of Mayfield.

A role model to many, she has embodied servant leadership during her time in office, a tenure largely defined by persevering through tragedy.

When the eyes of the world were on Mayfield, Kentucky, Mayor O'Nan stepped up to the plate and delivered the leadership and empathy that west Kentucky needed. I am proud to represent her in Congress, and I look forward to working with her as Graves County rebuilds.

CELEBRATING THE GOOD HOUND

(Mr. AUCHINCLOSS asked and was given permission to address the House for 1 minute.)

Mr. AUCHINCLOSS. Madam Speaker, I rise today to celebrate Pride Month by recognizing an LGBTQ-owned local business, The Good Hound.

The Good Hound offers off-leash hikes, pet sitting, training, and socialization in my hometown of Newton. I first met owner Shannon Wood when my dog, Donut, joined the group of dogs he helps take care of every day. Every June, we look forward to seeing Donut and all her friends sport pride bandanas as they join Haley for jaunts around our neighborhood.

Pride Month is a time to celebrate the LGBTQ individuals we all know and love who are crucial parts of our communities, economy, and families. Congress must stand up and support small, LGBTQ-owned businesses across the country that serve our constituents every day. My family and Newton as a whole are better for the dedication, cheer, and openness Shannon brings to The Good Hound.

INFLATION

(Mr. GROTHMAN asked and was given permission to address the House for 1 minute.)

Mr. GROTHMAN. Madam Speaker, I want to give a story to my good friends in the press corps because they always feel they have a shortage of interesting things in the paper. This concerns the excessive inflation we have under the current administration.

The current administration claims that inflation last year was 8.6 percent. I am going to focus on two different parts of that, one is 5.5 percent for housing and 16.1 percent for used cars.

I ask the press corps to call some local builders or builders anywhere around the country—builders, landlords, and assessors—and see if you can find anybody who thinks the cost of housing has only gone up by 5.5 percent in the past year. My goodness, the cost of interest by itself has almost doubled in that time. The cost of many parts of a house has gone up. There is no way that it is only 5.5 percent. I think if you look around and ask builders and Realtors, they will laugh at that number.

I would also ask you to call some car dealers around the country and see what they think about the idea that used cars have gone up 16.1 percent in the last year. They, as well, laugh at that. The number has to be significantly higher.

So there is a gift to my friends in the news business.

CELEBRATING JUNETEENTH

(Ms. PRESSLEY asked and was given permission to address the House for 1 minute.)

Ms. PRESSLEY. Madam Speaker, my family and I have celebrated

Juneteenth for decades, but this year marks only the second year that Juneteenth will be observed as a Federal holiday.

Some may wonder what is the significance of this day and why is national recognition long overdue and notable?

It matters, because as we celebrate Juneteenth—the emancipation of my enslaved ancestors—it is a truth-telling reminder of our Nation's history and founding, but also of what is possible.

When enslaved Black people and allies began the work of abolition, many considered the goal of freedom an improbable or impossible one, but because of their imaginations and sacrifice it did happen.

While we recognize that our fight for equity and justice continues today, on this day, we celebrate the Black family, our culture, our melanin, our resilience, our brilliance, and our joy. We affirm our humanity. We are more than hashtags, sobering statistics, deficits, disparities, and gaps. We are more than our labor, the resistance, and justice-seekers.

From the heart of Texas to kitchen tables in Roxbury, we celebrate the dedicated coalition of Black folks who organize to make this celebration a Federal holiday.

Black lives matter. Black healing matters. Black joy matters. Happy Juneteenth.

HONORING JEFFREY SHERWIN

(Mr. GARCÍA of Illinois asked and was given permission to address the House for 1 minute.)

Mr. GARCÍA of Illinois. Madam Speaker, I rise today to honor Mayor Jeffrey Sherwin of the city of Northlake, Illinois for 25 years of service to that city.

Mayor Sherwin, a lifelong resident of Northlake and Leyden Eagle, has dedicated his life to public service.

Prior to becoming mayor in 1997, he served as trustee for Northlake Public Library and Northlake Fire Protection District.

As mayor, he has worked tirelessly to transform the community by putting education, housing, infrastructure, and protecting the environment at the forefront of his effort.

Mayor Sherwin built senior housing, established many new green and recreational spaces, and restored wetlands.

In celebration of 25 years of service, today, we thank Mayor Jeffrey Sherwin for his career of service.

HELP FEED OUR KIDS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the gentlewoman from Minnesota (Ms. OMAR) is recognized for 60 minutes as the designee of the majority leader.

GENERAL LEAVE

Ms. OMAR. Madam Speaker, I ask unanimous consent that all Members

have 5 legislative days in which to revise and extend their remarks and include any extraneous material on the subject of this Special Order.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Minnesota?

There was no objection.

Ms. OMAR. Madam Speaker, we are on the brink of a hunger crisis, both here in the United States and around the globe. Right now, more than 38 million people, including 12 million children, are food insecure in the United States.

Food prices are expected to rise up to 7.5 percent this year, stretching already tight family budgets.

In my home State of Minnesota, dozens of hunger relief organizations are warning of the hungriest summer on record if the State doesn't convene a special session to combat hunger.

At the beginning of the pandemic, I passed the MEALS Act to let districts provide universal meals in the hope of preventing a massive hunger crisis. It worked. Over 30 million kids are now estimated to receive school meals.

In August 2020, when the waivers were on the verge of expiring, Representative PINGREE and I joined 119 of our colleagues in sending a letter to the Secretary of Agriculture urging him to extend the school meal waivers.

Throughout the pandemic, I sent three letters and worked tirelessly to ensure every child can eat. Though we were able to secure these critical waiver extensions, the uncertainty cost millions of families and school administrators to panic and stress.

Now, we find ourselves in a familiar place where at the end of this month—in just 15 days—millions of children are again at risk of going hungry as the school meal waivers are set to expire.

Let me be clear: We cannot let these lifesaving waivers lapse as the pandemic rages on. I am working with the Education and Labor Committee and leadership to ensure that our children are continuing to be fed.

But we can't stop there. We need permanent solutions. As a former community nutrition educator, childhood hunger is an issue I know all too well. That is why one of the first bills I introduced after I was sworn in was the Universal School Meals Program Act with Senators Sanders and Gillibrand.

My bill would provide free breakfast, lunch, and dinner to every student and eliminate school meal debt. No child in the wealthiest country in the world should experience food insecurity. We here in the United States must lead to end child hunger here at home and we must continue to lead to stop this global hunger crisis.

Every night up to 811 million people around the globe go to bed hungry. Of the 811 million, 276 million people are facing acute food insecurity and about 50 million people are facing what the U.N. World Food Programme describes as "emergency levels of hunger."

While the United States has provided \$2.6 billion to help other countries with

food shortages, we need other countries to step up and do their part. With 49 million people around the world on the verge of famine, we need to rally all leaders to increase the supply of food and fertilizers; support basic safety nets for those without food; and fund humanitarian operations to reduce famine and hunger.

We have to remember what got us to this point: Putin's illegal invasion of Ukraine has disrupted exports from two of the world's biggest wheat producers making wheat unaffordable and unattainable for millions.

Right now, India, Argentina, Australia, and Canada collectively have the power to make up for most of the wheat lost due to the war or the restrictions that are being created by some other countries. That is why we need countries around the world to step up and do their part to combat the wheat shortage, which is especially being felt in the Horn of Africa.

The U.N. has warned about the imminent "explosion of child deaths" due to food insecurity and malnutrition in the Horn of Africa. In Somalia, 29 percent of children are experiencing acute malnutrition. About 7 million livestock in Ethiopia, Kenya, and Somalia have died since last fall due to widespread drought.

This food crisis in the Horn of Africa and all parts of the globe will only get worse unless we take steps to stop this catastrophe from taking hold.

We have to act to address the nexus of inflation, war, and climate change. Now is the time to act.

Madam Speaker, I yield to the gentlewoman from New Mexico (Ms. STANSBURY).

Ms. STANSBURY. Madam Speaker, I rise today to urge this body to pass urgent legislation to help feed our children.

If we do not act, millions of children across the United States and across New Mexico will lose access to vital school meals—breakfast and lunches that are helping to address an epidemic of food insecurity that is impacting every single corner of our State and our country.

Food insecurity has many faces. Like so many children from New Mexico, I was a school lunch kid. I qualified for 100 percent free and reduced-price lunch throughout my entire childhood. In fact, one in four children in New Mexico are facing food insecurity and hunger, and for many of these kids, school meals are the only reliable meal of the day.

In New Mexico food is the center of our cultures, of our families, of our ways of life, and yet, so many of our families are struggling every single day to put food on the table.

For every family food insecurity looks different. It may mean skipping meals, not being able to buy groceries every week, relying on school lunches in order to feed children, and getting help from a local food pantry and a local food bank.

In many cases, we know the pandemic has caused our families to struggle even more, made the situation worse, intensified food and hunger insecurity across our Nation, and that is why the work of this body here in Congress to expand funding for nutrition programs to extend these waivers and include school meals for every child in America is quite literally a lifeline for our families and for our children.

If Congress, and especially the Senate, do not act, millions of children across America will actually lose access to school meals that have carried them through the pandemic. This comes as our Nation is grappling with disruptions to supply chains, inflation, rising costs, and putting stresses on families across our country.

In exactly one month—days from now—our country will be facing a hunger cliff as Federal waivers for school meals are set to expire and children will lose access to 95 million meals across the country this summer.

I have worked on food and hunger issues across my entire public policy career. In New Mexico, we are working every day to reimagine our food systems, to lift up our State's diverse and crucial food and agriculture traditions and support our families who are struggling.

As a State legislator, I was deeply proud to partner with our Governor and my colleagues in the State house and hunger advocates and agricultural entities across the State to address food insecurity and to pass a bill to end school meal copays.

Here in Congress, I am proud to continue this work alongside antihunger champions like yourself, Madam Speaker, and as part of the Hunger Caucus led by Chairman MCGOVERN.

I am also proud to cosponsor H.R. 3115, the Universal School Meals Program Act, which would address this crisis permanently by providing three locally sourced meals a day to every school child in America.

The time to act is now. Our kids are counting on us. During the pandemic, Congress made a game-changing decision—to feed all children without barriers, without bureaucratic obstacles.

This is about the dignity and well-being of our families and meeting the most basic needs of our children.

We have the opportunity to chart a new path forward for our country. Will we decide to be a nation that lets our kids go hungry or will we decide to be a nation where no child should ever have to experience food insecurity again?

This is the choice facing this body, and this, Madam Speaker, is why we must extend school meals.

□ 1630

Ms. OMAR. Madam Speaker, I yield to the gentlewoman from North Carolina (Ms. ADAMS).

Ms. ADAMS. Madam Speaker, I thank the gentlewoman for yielding and her great work.

Madam Speaker, I rise today to address the hunger crisis in our communities and in our schools.

Millions of children will go hungry on June 30, just 2 weeks from now, if we fail to act. Let me say that again for anyone who may not have heard me. Millions of children will go hungry on June 30 if we do not act.

Madam Speaker, I include in the RECORD an article from the Charlotte Observer outlining how the children in my district will be affected.

NO MORE FREE LUNCH FOR SOME CMS STUDENTS STARTING NEXT YEAR

(By Anna Maria Della Costa)

A program that has provided free meals to K-12 students in Charlotte-Mecklenburg Schools will stop at the end of this school year.

The U.S. Department of Agriculture's universally free school meals arose out of pandemic-era waivers that allowed all K-12 students to get school breakfast and lunch at no cost regardless of their family's income beginning in March 2020. Those waivers are set to expire June 30, despite school nutrition advocates urging Congress for an extension in the federal 2022 spending bill.

School meal programs will return to pre-pandemic procedures for the 2022-23 school year, which means free breakfast continues and lunch may not.

"I just want to remind everybody, it's the U.S. Department of Agriculture that this falls under, this is not the CMS Board of Education trying to give everybody a tough time on free and reduced lunch," Interim Superintendent Hugh Hattabaugh said during the board's meeting Tuesday. "We were hopeful that maybe the bill that was set forward would be approved, but it was not extended out."

IN CMS, BREAKFAST WILL STILL BE FREE FOR ALL STUDENTS

Cassie Fambro, a media relations specialist with CMS, told the Observer that breakfast will continue to be provided in all of the district's schools at no charge for the 2022-23 school year. For each of CMS' summer camps and programs, free breakfast and lunch also will be provided.

CMS will not raise lunch meal prices for 2022-23, keeping them at pre-pandemic rates for students. For pre-K students, the lunch meal price is \$2.50; K-8 students pay \$2.75 and 9-12 students pay \$3. The reduced price lunch meal is 40 cents.

PARENTS: FILL OUT THE PAPERWORK

Students attending some CMS schools will have to qualify for free or reduced-price lunch through direct certification, which could include families receiving food stamps, students who are homeless or foster children. Students can also receive free meals from an approved free or reduced-price meal benefit application.

Students not approved for free lunch will need to have cash or money on account to pay for lunch. Fambro said.

Applications will be available online or on paper beginning August 1.

"We're not going to let any child walk away without a meal," Hattabaugh said. "We need help from parents and the community to assist everybody."

Board member Margaret Marshall said it's concerning that the waiver is not going to be extended.

"We're going to have a lot of families who if they don't qualify and fill out paperwork are going to have some problems with food this year," Marshall said. "Make sure families fill out the paperwork so we can have

the funds to feed those students and they won't rack up meal debt which has to come due at some point. This is really important."

68 CMS SCHOOLS NOT AFFECTED

CMS has 68 schools that fall into the Community Eligibility Provision, an option for schools and districts in low-income areas. The program allows schools to serve meals at no charge to all enrolled students, and families do not have to fill out an application.

Hattabaugh said these schools will not be affected by the change in meal service.

"They will still have what they had during the pandemic," he said.

The following CMS schools are in the Community Eligibility Provision:

Albemarle Road Elementary, Albemarle Road Middle, Allenbrook Elementary, Ashley Park (K-8), Charles Parker Academic Center, Berryhill School, Briarwood Elementary, Bruns Avenue Elementary, Walter G. Byers School, Charlotte East Language Academy, Cochrane Collegiate Academy, Coulwood STEM Academy, David Cox Road Elementary, Devonshire Elementary, Druid Hills Academy, Eastway Middle, First Ward Creative Arts Academy, Garinger High, Greenway Park Elementary, Joseph W. Grier Academy, J.H. Gunn Elementary, Harding University High, Hickory Grove Elementary, Hidden Valley Elementary, Highland Renaissance Academy, Hornets Nest Elementary.

Idlewild Elementary, Martin Luther King, Jr. Middle, Lawrence Orr Elementary, Lebanon Road Elementary, Charlotte Mecklenburg Academy, Marie G. Davis (K-8), James Martin Middle, McClintock Middle, Merry Oaks International Academy, Montclair Elementary, Nations Ford Elementary, Newell Elementary, Oakdale Elementary, Oakhurst STEAM Elementary, Paw Creek Elementary, Pinewood Elementary, Piney Grove Elementary, Rama Road Elementary.

Ranson Middle, Reid Park Academy, Renaissance West STEAM Academy, Sedgefield Middle, Shamrock Gardens Elementary, Statesville Road Elementary, Sterling Elementary, Stoney Creek Elementary, Thomasboro Academy, Tuckaseegee Elementary, Turning Point Academy, University Meadows Elementary, University Park Creative Arts Elementary, Julius L. Chambers High, Villa Heights Elementary, West Charlotte High, West Mecklenburg High, Westerly Hills Academy, Whitewater Academy, Whitewater Middle, Wilson STEM Academy, Winding Springs Elementary, Windsor Park Elementary, Winterfield Elementary.

Ms. ADAMS. Madam Speaker, at the beginning of the pandemic, this body authorized waivers to help make it easier for schools to offer meals to kids, and we gave access to healthy, nutritious foods to 10 million more school-age children because finding reliable food sources became a problem.

In case my Republican friends need a reminder, President Trump signed that legislation into law. Even as the pandemic continues and food prices are on the rise, these waivers are set to expire at the end of the month.

As a 40-year educator, I know that hunger has been a crisis in our schools and our communities since long before the pandemic. That is also why when I came to Congress, I founded the Adams Hunger Initiative to help coordinate the response to the hunger crisis in my community, and why hunger has been one of my top priority issues in Congress.

In my home State of North Carolina, food insecurity has been a tragic fact

of life for our kids and our students. In fact, I just heard from members of the North Carolina PTA today about their ever-present concerns about food insecurity and how it will impact our students.

In 2018, 441,000 North Carolina children participated in SNAP, and 207,351 residents participated in the Women, Infants, and Children program, or WIC. In 2019, 92,010 students participated in the summer food service program. Almost 100,000 students needed help from their school, so they didn't go hungry—again, that was before the pandemic.

In Charlotte, the hunger crisis led at least 24 elementary, middle, and high schools in the Charlotte-Mecklenburg School District to open food pantries to serve students in need during summer breaks and the vacation.

For example, at Windsor Park Elementary in east Charlotte, members of the Windsor Park Neighborhood Association donated food to keep the shelves stocked for scores of food-insecure and housing-insecure children.

In west Charlotte, University Park Creative Arts School is restocked on a regular basis by Friendship Missionary Baptist Church, and thanks to local donors it has a refrigerator and a large freezer to offer diverse options for students and families. The need is real, and it is staring us in the face.

It is also important to note that these two schools, along with 66 other local schools that will fall into the Community Eligibility Provision, will still be able to offer meals and food to students at the same levels of service as the past 2 years.

However, approximately 114 of our district's schools are not eligible for that provision, meaning that access to summer nutrition will become a patchwork. When students return at the end of the summer, fewer students will get the meals that they need.

Our choice is clear: we can choose to act, or we can let millions of children go hungry. As always, I am standing with our students.

Madam Speaker, I thank Congresswoman OMAR and the Congressional Progressive Caucus for hosting this important Special Order hour tonight.

Ms. OMAR. Madam Speaker, I yield to the gentleman from Massachusetts (Mr. MCGOVERN), who also chairs the Caucus on Hunger.

Mr. MCGOVERN. Madam Speaker, I thank my friend from Minnesota, Congresswoman OMAR, for leading this Special Order hour, at such a critical time for our Nation's children.

Congresswoman OMAR has been a champion for expanding access to universal school meals and ending childhood hunger, and indeed, all hunger in this country and around the globe, and I recognize her for her leadership.

Madam Speaker, my two sisters are schoolteachers in the Worcester public school system in Massachusetts. They remind me all the time that school meals are as important to a child's ability to learn as a textbook or a

laptop. They wonder all the time why Congress, State governments, and the Federal Government don't get that.

They see children show up to school on Mondays hungry because they haven't eaten all weekend. It takes a while to get them the nutrition that they need so they can focus again. If you are hungry, you can't focus. If you can't focus, you can't learn. If you can't learn, you fall behind. It is that simple.

They also tell me that Fridays are a tough day because those same children come to them and ask if there is any food that they can take home, not just for them but for their families. I have heard heartbreaking story after heartbreaking story of children who are food insecure, who are hungry in this country.

If you ever meet a child or see a child who is hungry, it breaks your heart. It, quite frankly, angers me because we live in the richest country in the history of the world. Even before the pandemic, close to 40 million Americans didn't know where their next meal was going to come from.

I tell people all the time that hunger is a political condition. It is not a partisan condition. It shouldn't be a partisan condition. It is a political condition. By that I mean we have the food, we have the resources, we have the infrastructure, we have the knowledge of what we need to do. We have everything but the political will.

As has been pointed out here today, we are about to reach a hunger cliff at the end of June. Waivers are going to run out. Money is going to run out. If we don't do something, millions and millions of children will lose their school meals and will lose their summer meals as well.

During the pandemic, thankfully, schools received flexibility and funding to make sure their students got a healthy breakfast and lunch at school. This has been a lifeline for families and school districts facing rising costs and supply chain shortages.

We are coming to an end. All those safety measures that were put in place during the pandemic will expire. I think what we are coming to appreciate is that those safety measures should have been in place even if there wasn't a pandemic. We can't go back to the days when close to 13 million kids went to bed hungry every night in the country.

With the group of leaders who are here on the floor, members of the Progressive Caucus, as well as working with Speaker PELOSI, Chairman BOBBY SCOTT, Chairwoman ROSA DELAUNO, and working with Chairwoman STABENOW over in the Senate, we have been trying to figure out ways to extend the flexibility and funding needed to get healthy food to America's students.

I believe that we will get there. The amazing leadership of Speaker PELOSI will get us all together and we will find a way forward. We will avoid this hunger cliff.

Madam Speaker, I am a liberal Democrat. I serve in this Congress, both in the House and Senate, with many conservative Republicans, and I understand that not everybody agrees on everything here. For example, I want free universal school meals for every kid to be part of our educational policy, and I want it there forever. I commend States like California, Vermont, and Maine for taking a lead in their States. Their legislatures have passed universal meals for their students. I want Massachusetts to follow. I want every State to follow.

I get it. Not everybody shares my view. I also get that in order to get anything to the President's desk we are going to have to navigate through the Senate, which is always a challenge because in the Senate you need 60 votes to have a cup of coffee, never mind pass a piece of legislation.

We are going to have to figure out what it is we can get done in the next couple of weeks. There are some who don't want as big a package as others. There are some who are insisting on offsets. There are some who are insisting on other things. We have to figure it out. We are going to have figure it out because our kids are important. They are 100 percent of our future, and we ought to treat them as such.

Finally, one last point. America used to think big about solving problems like hunger. In 1969, we held the first and only White House Conference on Hunger. It was the same year we landed on the moon. That conference led to a major expansion of the school lunch program and the creation of the Women, Infants, and Children program, among other things.

As a proud member of the Progressive Caucus, I have long thought that it is time for America to think big once again to solve problems like hunger. To think big the way we used to, not to manage problems, but to solve them. We have the food to end child hunger in America.

Again, it is a matter of building the political will. I personally believe that food ought to be a fundamental human right here in this country and around the world. I say this because I am thrilled that President Biden recently announced that he will host a White House Conference on Hunger, Nutrition, and Health to bring together experts from across the country, and all agencies within the Federal Government to create a plan, not to manage hunger in America, to end hunger in America.

It will be an opportunity for people with lived experiences to have their voices heard because sometimes we make decisions here and we don't talk to the people who are most affected by what we are trying to do.

We have the opportunity to prevent child hunger and to make universal free school meals a reality. This is our moment to make it happen. In the lead-up to this conference, Members of Congress have the opportunity to host

listening sessions to hear directly from local educators and families who benefit from free school meals.

I encourage my colleagues to host these sessions and to transmit their findings to the White House so that the recommendations that come out of this conference reflect the power of school meals to change lives and improve nutrition among children.

Madam Speaker, I encourage not just progressive Members, I encourage moderate Members, and conservative Members to do listening sessions in their districts to hear about not only the extent of this problem, which is a costly problem, but hear about potential solutions so we can end hunger. If you are interested, you can reach out to my office, and we can point you in the right direction.

Madam Speaker, I, again, thank Congresswoman OMAR for bringing us together at such a critical moment. There are some problems that we are faced with that I don't know what the solution is, but hunger is not one of them. This is a solvable problem that we can solve in a matter of a few years if we put our minds to it and if we work together.

Let's do something big, something bold, something that will reflect the goodness of the people of this country and make a real difference. It may be an example for the rest of the world.

□ 1645

Ms. OMAR. Madam Speaker, I thank the chairman for his remarks.

The chairman is right that when we invest in our children, who are assets to our future, it pays dividends. It is important that we recognize that it shouldn't be a partisan issue to want to feed the bellies of our children before we try to feed their brains. We know from study after study that kids do better in school when they are fed. When they have adequate nutrition, they show up to school much more ready to learn, and their behavior in itself is much different.

Example after example, we found, as we looked into this, schoolwide free meals improve math performance in districts where relatively few students qualify under the income-based programs Brookings found. A study found that students in schools with universal school meals fare better on tests than their peers without these meals. That is according to Maxwell School of Citizenship and Public Affairs at Syracuse University.

The nutrition quality of school meals has improved. Students with universal school meal programs are being offered more fruits, vegetables, and whole grains. That means that they are getting the nutrients that will help with their development. New York City, where there have been universal school meals, a study found that regardless of poverty status, the universal school meals program improved students' perception of bullying, fighting, and safety at their schools.

Madam Speaker, I yield to the gentleman from New York (Mr. BOWMAN).

Mr. BOWMAN. Madam Speaker, I thank Congresswoman OMAR for continuing to be a champion on this issue, and I thank the Congresswoman for being here this evening.

As it was said before, we are the wealthiest nation on Earth. We should be able to feed every child and every person, period, point-blank. We have the resources—financial, natural, and intellectual—to help feed every child on the planet. The fact that we are choosing not to do so is a policy choice. It is not a choice based on a lack of resources.

As we focus on school lunches and children in our schools, we often talk about education. The conversation that has been happening over the last several decades is a conversation that focuses on something called the achievement gap.

We often look at the achievement gap through the lens of race. We say that Black and Latino students are outperformed by their White and Asian counterparts. What we don't often talk about is the achievement gap through the lens of economic distress and poverty.

What we know is children who suffer from poverty and live in poverty do more poorly in school than their middle-class and upper-middle-class counterparts. Poverty is obviously related to food insecurity and hunger.

Poverty and everything that comes with it is a complex trauma. Hunger is also a complex trauma. Children will not thrive in a school setting if we continue to allow them to be hungry.

This is not just about their academic performance. This is about their physical development. This is also about their social and emotional development as well. It is also about their mental health both in school and out of school.

This is not something that is only confined to what happens in our schools. We have to look at, consider, and think about what happens in their post-graduation environment. Children who are hungry and children who suffer from the complex traumas that I mentioned before will have lower or less positive health and economic outcomes over the course of their lives.

It is our duty and responsibility as the United States Government, with the power of the purse and the power of the intellectual and natural resources, to make sure we have preschool lunches in our schools and to make sure our children are fed.

I also want to mention a few other components that take place in schools that we don't often talk about as it relates to school lunches, poverty, and hunger. When we look at the school-to-prison pipeline, when we look at school suspensions, and when we look at school expulsions, when we look at these things, when we look at who is placed in special education, these are children who come from challenging

circumstances rooted in poverty and also rooted in hunger and the trauma in their communities and in their homes.

Again, it is our duty and responsibility to get this done. To use language used by some of my more conservative colleagues, this is a national security issue because if we are not feeding our children, then we are not educating our children. If we are not educating our children, then we do not have a healthy society and we do not have a healthy democracy.

The well-being of our children is a pillar of our country going forward, and in order for them to receive the nourishment and education that they need, we must make sure they are fed and fed well and are not food insecure.

Ms. OMAR. Madam Speaker, I yield to the gentlewoman from Massachusetts (Ms. PRESSLEY).

Ms. PRESSLEY. Madam Speaker, I thank Representative OMAR for bringing us together this afternoon and for her steadfast leadership on the issue of hunger and food insecurity, an issue that she has been leading on since she was in the Minnesota State Legislature. We are grateful for her shining a light consistently on this and the need for us to address rising hunger and its impact on communities here and around the globe.

Madam Speaker, across Massachusetts' Seventh District and across the Nation, families are facing unprecedented levels of food insecurity. I am reminded of the words of Coretta Scott King, who said: "Starving a child is violence. Neglecting schoolchildren is violence."

We can, in fact, do something about this violence.

I am picking up on the words of Congressman MCGOVERN, a global champion in the fight against hunger and food insecurity, when he said that we should stop managing problems and solve them. This is a solvable problem.

A recent survey by the Greater Boston Food Bank found that nearly 2 million adults across the Commonwealth struggled to get enough to eat last year. It was Black, Latinx, and LGBTQ people and their families with children who were most likely to struggle.

No one should know hunger. No parent should know the heartache of putting their baby to sleep with an empty belly.

Our communities were already in the midst of a hunger crisis, one that we knew would be exacerbated by the pandemic. In response, my congressional colleagues and I acted to provide critical resources and flexibilities to support schools and communities in serving and meeting the needs of families and children in need. Schools across the Nation were able to keep school meal programs afloat while providing free meals to an additional 10 million students each day.

Boston Public Schools, the largest school district in my district, was able to serve over 330,000 students with free

breakfasts and lunches across all city neighborhoods.

For many families, these meals were the only reliable source of nutrition throughout the day. They were a saving grace and a lifeline for families across my district and across the Nation, Madam Speaker.

In less than 2 weeks, these school lunch flexibilities are set to expire. We must act with urgency to avoid a hunger cliff that will fall hardest on our most vulnerable children. We must act to avoid a scenario where children will face a loss of 95 million meals over the course of the summer alone.

States and districts have been sounding the alarm. It was these calls from the community that prompted my colleagues, Representatives MCGOVERN, LEE, and me, to send an urgent letter to House and Senate leaders, 1 month ago now, urging them to do everything in their power to extend these essential lifelines. Senate Minority Leader MCCONNELL continues to block efforts to get this done. It is shameful yet unsurprising.

In one of the richest nations in the world, it is an absolute disgrace that millions of children struggle with food insecurity every single day. The clock is running out, and we have a mandate and a duty to get this done.

To my Republican colleagues, I urge them to join us in getting this done. Children, families, and school district leaders across the Nation simply cannot wait.

Once again, I thank my sister in service, Representative OMAR, for her steadfast leadership.

Ms. OMAR. Madam Speaker, I thank Representative PRESSLEY for her remarks.

Madam Speaker, I want for us to zoom out a little bit when we think about the kind of poverty that exists in our country.

There are 37.2 million Americans who live in poverty. As I have stated earlier, we have 38 million people, including 12 million children, who are food insecure.

One in 25 households in the U.S. experience very low food security, where families regularly skip meals because they can't afford more food.

One in 15 U.S. seniors faces hunger. That is 5.2 million seniors who are food insecure.

Madam Speaker, 2.1 million households living in rural communities face hunger. Americans living in rural communities face hunger at higher rates than those in urban areas, and BIPOC communities are especially hard-hit by hunger. Rural communities make up to 63 percent of the counties in the U.S. and 91 percent of counties with the highest rates of overall food insecurity.

In 2019, SNAP and school meals lifted 3.2 million people out of poverty.

If we just look at Minnesota alone, 432,000 people are facing hunger, and of them, 147,000 are children. That is 1 in 13 people and 1 in 9 children who face hunger in Minnesota.

In April 2022, Minnesotans made 463,000 visits to their food shelves. That is a 70 percent increase compared to April 2021.

Since January 2022, food shelf visits statewide have increased by 39 percent.

Madam Speaker, 2021 was the first year since 2014 that Minnesota didn't see an annual increase in food shelf visits. The reason for that, Madam Speaker, is because of the pandemic relief programs.

We heard from so many people from across Minnesota and across the country, and I would just like to share some of their stories on how some of these pandemic relief programs have helped them.

Eric from Willmar, Minnesota, recently shared how he struggles to provide for himself and his siblings. Right before the pandemic, his mother passed away, and he became the legal guardian of his younger siblings. Concerned about providing enough food to eat, he was grateful for the meals his siblings could get at school because of the MEALS Act.

Amber, a mother from Duluth, Minnesota, shared how putting four kids through school has been a financial struggle. Both she and her husband work, making just above the threshold to qualify for the traditional free lunches. When my bill was passed out of the House, the MEALS Act allowed schools to provide school meals to all students, including Amber's four children, and she called it "godsent and a blessing."

Yesterday, we got an email from a school food service director for a group of 16 school districts in upstate central New York.

She wrote: "It has been an incredibly difficult few years for school food service with supply chain issues, rising costs of food, virtue, hybrid schedules, different serving models, labor shortages . . . but it has been a joy and privilege to see the direct impact of serving breakfast and lunch for free to all students."

"Our program has grown from serving about 1,500 breakfasts and 5,600 lunches pre-pandemic to 3,500 breakfasts and 7,500 lunches per day this school year. The stigma of free meals is gone since we are serving all students on a truly even playing field."

She went on to say: "The end of the child nutrition waivers, most significantly the one that allows free meals for all students, will be a crushing blow to our program, our students, and our communities."

□ 1700

"Families have come to appreciate and rely on the free meals," she says. "We anticipate spending the next year having to have hard conversations with upset parents who are struggling to pay their account balances."

"The argument that students who really need it can apply for free and reduced meals just doesn't cut it. There is a huge gap between the income

guidelines and truly being able to cover all of life's expenses, including school meals.

"Our school nutrition program, students, and community thrived with universal free meals. Without them, the future looks dim."

That is why we are urgently asking Minority Leader MITCH MCCONNELL to not allow for these waivers to lapse. It is detrimental for us not to act and do the right thing.

We also heard from a registered dietitian and the food service director for a small rural school district. She wrote: "Our enrollment pre-K-12 is only 660 students, but well over half of them live in food-insecure homes. Prior to the waivers, in February of 2020, only 20 percent of our youngest students in pre-K-6 ate breakfast with us.

"They would come in from the buses separate from their peers, singled out as 'free breakfast kids' while the others waited to start their day. . . . The last 2½ years has seen a sea change for our tiny school district.

"Due to free meals for all, we are able to transition our students starting in September 2020 to a Breakfast in the Classroom Program. Every day, they have a choice of the hot, nutritious meal of the day or cereal, both options served with fruit and ice-cold milk.

"Students take menus home at the beginning of the month, decide on which days they would like what meals. Teachers work collaboratively with the food service department to preorder breakfast daily. . . . Our breakfast participation has skyrocketed from 20 percent in February 2020 to 85 percent as of Friday of last week. Our numbers continue to grow. And even better? Eating breakfast together as a school community has become part of the woven fabric of our little district. . . . What will September look like without these waivers?" she asks.

"It will be heartbreaking. . . . With the inflation we have seen reflected in grocery store prices, some of these students may well come to school with empty bellies. We will lose the sense of community, solidarity, and unity we have built over these past 2½ years. The stigma of 'needing help' will be stamped upon the kids who are lucky enough to qualify while many others slip through the cracks, unlucky to have adults in their households who make enough to disqualify them from receiving benefits but poor enough to struggle as they balance \$5 per gallon gasoline, food, and increased rent.

"We are literally begging all of you in Congress to please help us keep our kids fed. So many of them depend upon us. As we know, it is so hard to learn on an empty stomach."

I will end with where I started. This is a crisis. As I have always said, as someone who has lived in a war-engulfed country, who has lived in a refugee camp, who has experienced what severe hunger can look like for a child who doesn't have access to food, it is

baffling to me that we see some of these stories coming out of communities here in the United States, in one of the wealthiest countries in the world.

If we truly care about our children, and if we truly care about building a future generation that is ready to lead in our country, we have to care about getting them educated and ready. You cannot feed the brains of children if their bellies are not fed. We must act, and we must act now.

Madam Speaker, I yield back the balance of my time.

INFLATION AND OUR ECONOMY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the gentleman from Louisiana (Mr. JOHNSON) is recognized for 60 minutes as the designee of the minority leader.

GENERAL LEAVE

Mr. JOHNSON of Louisiana. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous materials on the subject of my Special Order.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Louisiana?

There was no objection.

Mr. JOHNSON of Louisiana. Madam Speaker, Democrats have enjoyed unilateral control of Washington for the last 17 months, and we all know the results: record inflation, soaring gas prices, unhinged crime in our cities, and uninhibited illegal immigration.

In the midst of all this, what issue gets their prime-time billing? Very simple. They are displaying their seething hatred for Donald Trump and anybody who ever supported him.

For nearly a year now, they have invested thousands of hours, millions upon millions of taxpayer dollars. They have interviewed hundreds and hundreds of witnesses. They compiled 100,000 pages of documents. They hired lawyers, consultants, and even big network TV producers. And all for what?

They are doing this production, this rehash, this replay of a moment-by-moment dissection of a terrible event that took place here a year and a half ago. They thought the American people would be riveted by their production, but the ratings have proven what everybody already knew. The American people have lived through all this, and they have moved on.

In fact, we thought it was interesting, according to one report, CBS' decision to bump a "Young Sheldon" rerun from its prime-time slot in favor of Thursday's January 6 hearing resulted in fewer viewers than the identical time slot the prior week. Reruns of "Young Sheldon" played better than the January 6 drama.

The American people have moved on. They have moved on to caring about things that actually affect their daily lives.

Look, the criminals involved in January 6 are being prosecuted. Lessons about Capitol security were learned here. We will never know the true facts about all that, of course, because Speaker PELOSI's partisan committee will not look into why we didn't have adequate security here.

But the Senate produced a bipartisan report on all these events a year ago. The truth is the Democrats could hire an army of broadcast media executives and specialists to try to boost their ratings, but it will not change the simple facts.

The election this fall is going to be about three things. It is going to be about inflation, immigration, and incompetence, the staggering levels of incompetence that the Democrats in charge of Washington put on display here every single day.

If the Democrats want to reverse their political fortunes, they need to reverse their policies. But we all know, of course, they refuse to do that. So hardworking American families will continue, very sadly, to struggle as our country becomes less safe, less secure, and less stable by the hour.

I am grateful to my colleagues for joining me tonight to discuss the myriad crises facing our country. They are all taking a back seat to the Democrats' reality show, but we think it is important to point out to the American people the realities here, the true realities of what is happening and what we are facing as a country, these unprecedented challenges.

Madam Speaker, I yield first to the fine gentleman from the State of Pennsylvania (Mr. KELLER).

Mr. KELLER. Madam Speaker, I thank the gentleman from Louisiana for hosting this Special Order.

Madam Speaker, this week, President Biden visited Philadelphia and attempted to spin a narrative fully detached from the reality Americans face every day. Speaking to a group of labor unions, the President professed to be advancing a pro-worker agenda. He proclaimed, "We are changing people's lives."

Well, he is right, only not for the better. Inflation is at a 40-year high, costing Pennsylvania families an additional \$517 more per month.

Gas prices are above \$5 a gallon, forcing families to spend \$2,800 more at the pump than last year.

Pennsylvanians are smart, hard-working people. They know that they are not better off today than they were just 18 short months ago.

While the President continues to blame Republicans in Congress for the economic disaster he has created, the fact remains that Democrats control the House, the Senate, and the White House. If the President truly cared about stopping skyrocketing inflation, he would stop calling for more out-of-control spending, stop shutting down American energy production, and stop blaming others for his failures.

It is time that he has faith in the American people and gets out of the way.

Mr. JOHNSON of Louisiana. Madam Speaker, I thank my friend. That is so well said. Just get out of the way. Let the American people do it.

Madam Speaker, I yield next to another great gentleman from the State of Pennsylvania (Mr. MEUSER).

Mr. MEUSER. Madam Speaker, I thank the gentleman from Louisiana (Mr. JOHNSON) for his leadership.

Madam Speaker, President Biden's plan to tame escalating inflation passes the buck to Americans once again. Costs for driving to work, feeding families, housing, and utilities are under unimaginable increases and strain on my constituents, thanks to the disastrous policies.

President Biden largely puts responsibility on the Federal Reserve to stabilize inflation. However, the shocks that the Biden administration has brought to our economy are out of the Fed's control. Sure, they play a role here. A majority of the inflation, however, has been caused by the assault on domestic energy, excessive government spending, and incentivizing a lack of American productivity.

President Biden then wonders why we don't embrace his plan to reduce inflation by tapping the emergency energy reserves. Somehow that is going to lower gas prices. Well, it hasn't. It is a bad idea, and it hasn't made a dent.

Shockingly, against every fundamental of economics that we are even taught back in the seventh grade, Madam Speaker, he wants to raise taxes on American businesses, which, according to the Biden administration, will reduce the deficit, slow inflation, and create jobs. I am surprised it wouldn't put food on the table as well.

Americans, in their opinion, need relief right now, not in some far off, far out way. Small businesses are rightfully concerned about surviving after having to absorb huge new costs since the Biden administration came into office. And this is factual. The data is there, and the graphs are there.

Bidenomics has greatly worsened what was and is a challenging time for our economy. But digging a hole much deeper than necessary and exacerbating pain for Americans who are struggling to cope with one economic hardship after another is certainly not the answer.

There is no doubt the Federal Reserve's delay in acting did make inflation worse, and America's overreliance on goods made in China also contributed to inflation, along with the COVID supply chain setbacks. However, we would be nowhere near the position we are in now if it were not for the terrible Bidenomics that they put in place. These reckless actions have turned economic challenges into a full-blown, as some describe, hurricane of an economic crisis.

These policies have spearheaded an assault, an absolute assault, on our domestic energy—this is unforgivable—over the last 18 months.

President Biden canceled the Keystone pipeline. That was just the start

of it. He halted issuance of other pipeline and drilling permits—far less were issued than were ever issued during the Obama years; mitigated LNG exports; threatened domestic banks and investment companies against investing in carbon fuels.

Our domestic energy went from a state of independence and surplus to a high level of dependency. After these Biden administration policies kicked in, the U.S. became at the mercy, once again, to the energy players like OPEC and Russia, meaning any geopolitical disruption would spike gas prices, leading to cascades of issues for Americans, consumers, and businesses.

Madam Speaker, we have seen this before. This is a rerun. This is why U.S. domestic energy independence is so crucial.

However, the administration, and many in this Chamber, have a “go green now or else” mentality, which has generated \$5-plus gasoline prices and caused natural gas to go so far high up in price that fertilizer costs have caused farmers' prices and costs to skyrocket. Of course, food on everybody's table soon followed.

□ 1715

Biden and the Democrats—and it is far too many Democrats, frankly—in Congress continued spending trillions which exacerbated inflation, leading to predictable inflation where even Democrats such as Larry Summers, an economist, stated, look out for a rapid rise and a sustained inflationary period.

Many others said, Oh, no, Larry's wrong this time. Well, Larry was not wrong. Now, with the threat of tax increases and a laundry list of every regulatory antigrowth measure imaginable, this woke, go-broke economy is going to continue to fail American families.

Madam Speaker, we must encourage responsible domestic energy production. We must lower taxes to rev up our economy. The United States must have the most competitive economy in the world, job creation machine and perhaps a job creation tax credit.

We must support production of items made in America. We must do our very best to buy American, and we need to pivot from this awful path that we continue to be on.

I will wrap up by simply stating that we must recognize where the problem started, what the problem is, have a plan for solutions, and that means having the courage to change course now.

Mr. JOHNSON of Louisiana. Thank you for that expertise. You sound like a former Secretary of Revenue or something from the State of Pennsylvania.

As you pointed out, my friend, you don't have to be an economist to figure this out. Every freshman economics student knows if you keep printing money and dropping it into the economy, you are going to cause inflation. This is not rocket science, but you know what? The President of the

United States apparently doesn't get it.

Madam Speaker, I am delighted next to yield to the good doctor from Texas (Mr. BABIN).

Mr. BABIN. Madam Speaker, I thank my friend from Louisiana, the gentleman, for his leadership. I really appreciate it.

If Joe Biden valued America, if he valued our freedoms, our prosperity, our success, our influence on the world, he would value the security of our economy. He would value a balanced budget, and he would value your financial future.

But, of course, we know he doesn't. Your financial stability gets in the way of his agenda. The money that Biden asked for and that Democrats in this Chamber incessantly spend is not only just random dollars and cents from who knows where, but also money that you have earned from your hard work, money that should have been used to ensure you and your family see a stable and prosperous future.

Plain and simple, these antigrowth and pro-tax policies have us hurtling toward a recession and will destroy your ability to build the future that you want to have. It is no wonder that consumer confidence and the Democrats' agenda is reeling nationwide.

Last month, inflation increased at the quickest pace since December of 1981—8.6 percent over the past year. Those aren't just words. Inflation means that everything costs you more.

Inflation this high, rising that quickly, means that American families are now facing the very harsh reality that they could be on the brink of financial ruin which many respected economists now are fearing that the wheels may come off of our economy.

Commonsense solutions could have prevented most of this. Reckless socialist spending sparked the fire and paying workers to stay home fanned that flame.

The irresponsible policies coming out of the Democrat party spurred on a manufacturing and supply chain disaster like we have never seen before in our history—all for the sake of a woke socialist agenda.

I hope that they are proud of themselves. I hope that they are proud that they have caused energy prices to rise by more than 30 percent. I hope they are proud that gasoline is \$5 a gallon across the country, nearly a 100 percent increase.

I hope they are proud that we still don't have baby formula on the shelves and that people cannot put food on the table because prices are way up, over 12 percent now, and that wages are shrinking, and that fewer women and minorities are in the workforce, and that the stock market is volatile and has lost trillions of Americans' wealth. I could go on and on.

My colleagues on the other side of the aisle are responsible for this, and it is time that they take responsibility and shift course before it is too late. Our very future hangs in the balance.

Mr. JOHNSON of Louisiana. Madam Speaker, that was so well said.

Dr. Babin, that woke socialist policy has brought some real pain to the American people. I think they have had enough.

Mr. BABIN. Amen.

Mr. JOHNSON of Louisiana. November can't get here soon enough.

Madam Speaker, I am happy to yield next to the gentleman from Wisconsin (Mr. GROTHMAN).

Mr. GROTHMAN. Madam Speaker, we will talk a little bit about the border again and what I think is kind of an inappropriate way to handle some recent events that happened down there.

First of all, we have got to give the backdrop, right. We are all familiar with the most recent statistics available. For April of 2022, 184,000 people crossed in the country that were not appropriately vetted and we do not particularly want here.

A year ago, that 184,000 number was at 66,000. Two years ago, under the prior administration, it was 5,700. So, first of all, the American public should kind of let that sink in: 5,700 a month to 66,000 a month to 184,000 a month. Horrific.

Part of monitoring the border is showing respect for the Border Patrol. I have been on the border eight times over the last 2 years, and I think they are the most professional of law enforcement agencies I have run into.

Last September, when potential Haitian immigrants tried to cross the Rio Grande and get up on shore, agents on horses used reins to protect the Haitians from the horses' hooves.

Every agent I have talked to felt this was an entirely appropriate way to protect the Haitians who were trying to come into our country. But President Biden, the new expert on horsemanship, felt that the new immigrants were strapped, whatever that meant, and said that they would have to pay.

Now, the Department of Homeland Security claims that the Border Patrol agents should be disciplined for protecting the Haitians from the horses' hooves.

Since then, President Biden's budget, the last budget which he signed, the last appropriation bill, provided millions of dollars for monitoring and disciplining the Border Patrol.

This is kind of a mental problem we have seen before in Washington. It reminds me when we had record murders in our big cities, and Washington responded by saying that we had to pass a bill making it easier to sue the police. In other words, all these people dying, records in the last 2 years in Milwaukee—which is adjacent to my district, and they think the problem is the police.

In any event, that is what the Biden administration did. They claimed the police were racist, making it easier to sue police. Obviously, that is inappropriate.

The other thing I think is inappropriate is we hired a new Border Patrol head who used to be a police chief. When he was a police chief, he wouldn't cooperate with ICE when they had problems with people who they were trying to deport or people who were here illegally.

I mean, can you imagine what type of effect that has on the Border Patrol agents when the person who is supposed to be the boss doesn't seem to be on board with the underlying mission?

I believe he also had a problem in which he was accused of some harassment in his prior job. Now, we have got to hire some more Border Patrol agents here, and the way to do it is to not have the administration treat these brave, honorable people inappropriately.

So I call upon Congress to try to weigh in with the President. If you have taken a trip down to the border, tell him how great the Border Patrol agents are.

Make that an attractive job because we need top-flight agents to save our country from people who don't belong here and also to save our country from the sea of fentanyl that is flowing in here and that apparently is not something that concerns Congress a whole lot.

Mr. JOHNSON of Louisiana. Thank you, my friend. That border crisis continues to grow by the hour. Right now as we speak, there is the largest caravan we think that has ever been spotted currently headed to our southern border.

It was incentivized, of course, by the Biden administration's open border agenda. The caravan has as many as maybe 15,000 people, most from Venezuela, Nicaragua, and Cuba.

Here is the key point. One of the migrants is reported to have told FOX News that he hopes President Biden will keep his amnesty promise to the caravan. You know, that is exactly why people from more than 160 countries have been flooding over that border since right after Joe Biden took office.

Madam Speaker, I yield to the gentleman from Tennessee (Mr. BURCHETT).

Mr. BURCHETT. Thank you, Vice Chairman JOHNSON, for yielding valuable time out of your very busy schedule. Madam Speaker, thank you, ma'am.

The Biden administration's response to the baby formula crisis has been a joke. President Biden has tried to deflect the blame by claiming he wasn't aware of the severity of the shortage until April of 2022.

To me, Madam Speaker, Mr. Chairman, this claim just shows he either has no idea about what is going on in his administration or in this country, or he is a liar, or maybe both.

The FDA received a whistleblower's report, as you well know, in October of 2021 about the sanitation issues at the Abbott manufacturing plant, but they

didn't do anything about it. They didn't have any intention to do anything about it.

They only closed the facility in February of 2022 when two precious little babies died after drinking formula from that plant, and to me, that is criminal.

Unfortunately, the Biden administration's signature move, as always, is see a problem, don't do anything, then blame others when things go wrong.

I always remember the words of Harry Truman, "The buck stops here." This President has repeated those, and he has yet to follow his own advice, and I believe things have certainly gone wrong.

The out-of-stock rate for baby formula was recently 70 percent across our great country—70 percent. This means that parents across this Nation are going to be unable to feed their little ones.

This disproportionately affects our low-income families because folks with money generally are going to find something. They are going to find it on the internet, find a friend or somewhere else.

Of course, House Democrats' solution was to give \$28 million to a bloated bureaucracy at the FDA to address the shortage. But, of course, \$23 million of it was for staff salaries and the administration.

Of course, the bill that passed that was bipartisan cleared up some of the bureaucracy, but that was completely ignored by the media.

It is mainly because the media, by and large, except for a few exceptions, is totally in the tank for this administration. They have so much invested in him that they can't stand to see him fail, which he is—horribly.

I believe throwing money at a problem is not going to make it go away. You need a plan to go with it. You need to cut some of this red tape and bureaucracy. It gets in the way of enacting real solutions.

We still likely won't see any formula hitting the shelves until mid-July—mid-July. I think that is unacceptable, Mr. Chairman. We need to feed our babies today.

Mr. Chairman, thank you for your leadership, and as you have told me many times when I was a freshman, that when you are sitting at the table, there will be time enough for counting when the dealing is done. You, sir, are the gambler.

Mr. JOHNSON of Louisiana. And you have got to know when to fold.

Madam Speaker, Tennessee is going so well, I may as well yield to another good friend, another gentleman from the State of Tennessee (Mr. ROSE), one that is even more reputable than the last speaker.

Mr. ROSE. So true. Thank you, Vice Chairman JOHNSON. I appreciate that.

Madam Speaker, the average cost of a gallon of gas in this country just passed \$5 per gallon for the very first time. I repeat: The average cost of a

gallon of gas in this country just passed \$5 per gallon for the very first time.

I would like to remind Americans, especially those on the other side of the aisle who may not be affected because they drive electric vehicles, that prices at the pump started to go up well before Vladimir Putin's disgraceful invasion of Ukraine.

In fact, they started climbing shortly after President Biden took office. It is not a coincidence. It is not an unintended consequence. It was the President's intended outcome.

The President doesn't beat around the bush on the topic of fossil fuels. On the campaign trail, he pledged to get rid of them. I would say he is well on his way to keeping that promise.

Remember, this country was a net exporter of oil. Now we are stuck hoping the President has a good meeting with the Crown Prince of Saudi Arabia, the same country he called a pariah, one that we hope results in them producing more oil and, hopefully, lowering global prices.

This administration has taken many steps to make it next to impossible to expand drilling here at home. We all remember how quickly the President killed the Keystone XL pipeline with no regard for the impact that would have on those jobs or how dependent it would make us on foreign oil suppliers.

This administration has also proposed more than \$80 billion in tax increases on energy producers in the first two budget cycles since being in office.

□ 1730

We know the war in Ukraine has impacted fuel prices, but we Republicans argue that we didn't have to be reliant on foreign countries. If we just used the oil we have here at home, we probably could have kept prices down. Now, we are asking OPEC to produce more. It makes no sense.

The President calls this moment an incredible transition. I see nothing incredible about it. In fact, the only transition I see is the American people going from being able to provide for their families to being stuck at home because of record inflation and gas prices that have more than doubled.

We are not going to go from oil to electric consumption overnight. The grid isn't ready for an all-electric future. We should pursue an all-of-the-above approach that includes oil. The Tennessee Valley Authority uses 39 percent nuclear, 19 percent coal, 26 percent natural gas, 11 percent hydro, and 3 percent wind and solar to power millions of homes across the Tennessee valley. That is how you make sure you are not just energy independent, but you are energy dominant.

The answer isn't raiding our Strategic Petroleum Reserve. The answer certainly isn't relying on foreign countries for supply. The answer is tapping into the resources with which our Nation happens to be abundantly blessed.

Mr. JOHNSON of Louisiana. Madam Speaker, my friend is correct. That en-

ergy crisis haunts every American. We see no end in sight because the White House will not reverse its policies.

Madam Speaker, I yield next to the gentleman from Florida (Mr. BILIRAKIS).

Mr. BILIRAKIS. Madam Speaker, I rise today to discuss the misguided priorities of this Chamber.

At a time when Americans are facing extreme hardship—grappling with the highest rates of inflation in more than 40 years; \$5 per gallon, at least, gas; workforce and food shortages; and unprecedented crime and illegal border crossings—House Democrats continue to ignore urgent matters and, instead, engage in deflection.

For example, the majority scheduled three irrelevant bills for consideration on the House floor.

The first allocated \$1.3 billion in annual mandatory spending, Madam Speaker, for a new regulatory agency to protect endangered species. This is the type of tone-deaf policy proposals that show Democrats are out of touch with the American people, unfortunately.

The second bill brought up for consideration targets the Federal Reserve at a crucial time. The Federal Reserve is supposed to be an independent, non-political, agency tasked with managing our Nation's monetary policy, yet House Democrats want to divert the Fed's attention away from addressing an impending recession and instead impose its woke agenda. Out of touch, Madam Speaker.

This truly defies common sense, in my opinion. Inflation hurts all Americans, regardless of race, and turning the Federal Reserve into a social justice warrior will only serve to compound the hurt for everyone, unfortunately, Madam Speaker.

The third measure brought to the floor this week is more deflection. In essence, it adds more costs to U.S. producers. That is no way to do it. This will only serve to increase the cost of doing business. Those increased costs will get passed along to the consumer, like you and me.

Another attempted distraction is the sham January 6 hearings hosted during prime-time TV in a gross display of partisan gamesmanship. These are not fact checking.

It is no secret I voted against the creation of this panel. It was clear from the onset that Democrat leaders had no interest in an open and unbiased review of what occurred that day when they denied all Republican-named nominees to the panel.

Any doubt that this would be anything more than a bogus, made-for-TV drama was put to rest when footage surfaced that the committee was relying on teleprompters, and when ratings weren't good, they canceled or postponed hearings. My goodness.

Madam Speaker, I will not be distracted from the real problems facing American families. I will keep fighting to do the right thing by my constitu-

ents. If House Democrats had any sense of urgency, they would put aside the political charade and join me and my Republican colleagues to get the hard stuff done.

Time is of the essence. The American people cannot wait any longer.

Mr. JOHNSON of Louisiana. Madam Speaker, my friend said it well. He is right, time is of the essence. Every day that we belabor and continue these radical leftist policies, the American people feel more and more pain.

Madam Speaker, I yield next to my good friend from Georgia (Mr. CLYDE).

Mr. CLYDE. Madam Speaker, I thank Vice Chairman JOHNSON for hosting this Special Order tonight and for allowing us to highlight the various crises that are affecting our Nation today.

Last week, inflation hit a whopping 8.6 percent, the highest since 1981, and gas prices have soared to \$5 a gallon nationwide for the first time in history. In fact, just last week, for the first time in my life, I paid more than \$100 just to fill up the gas tank of my pickup truck. As the good Speaker knows, if our own home State had not temporarily suspended the gas tax in Georgia, it would have been \$110 to fill up my pickup truck.

Consumer confidence has plunged to a record low, and I don't blame them. Gas, groceries, utilities, common goods, they are all going up. Month after month, the sticker shock continues to burden American workers and families, with no end in sight.

Yet President Biden comically claims he is, and I quote, changing people's lives. Well, I think he really is, but it is not changing for the better. Dare I say the President's policies are actually ruining people's lives, destroying the middle class, and dismantling our economy. Our Nation is in full buyer's remorse.

The American people are increasingly fearful of a recession. What are the Democrats here in Congress doing about it right now? As of late, their focus has been prime time political hearings, aimed at smearing President Trump and his supporters, as well as infringing on Americans' constitutional right to keep and bear arms.

Not to mention, earlier this afternoon, the Subcommittee on Economic and Consumer Policy of the Committee on Oversight and Reform held our very first hearing in 2022. The subject? Investigating tick and flea collars. I just can't make this stuff up. It was not Jimmy Carter-era inflation. It didn't make the cut.

And then we have the news reports from this morning that suggest some of my Democrat colleagues are focused on instituting gender-neutral bathrooms throughout Capitol Hill.

What in the world is going on? I can assure my Democrat colleagues that my constituents in Georgia's Ninth District are far more concerned about putting food on the table and filling their gas tanks than any of the liberal nonsense that this body is so fixated on.

Democrats' severely misguided priorities are a disgrace, but maybe they are actually intended to be a distraction because tackling inflation head-on would require Democrats and President Biden to face the undeniable reality that their Big Government, socialist agenda caused this mess in the first place.

The American people deserve better, period. Congress must refocus its attention on implementing effective solutions in order to get our economy and our country back on track, just like it was under President Trump's leadership.

Mr. JOHNSON of Louisiana. Madam Speaker, my friend from Georgia made a great summary of the crisis that we are in. I thank him for bringing that.

Madam Speaker, I yield next to the gentlewoman from Tennessee (Mrs. HARSHBARGER), my dear friend, and the third speaker from the good State of Tennessee, can't have enough of those Vols.

Mrs. HARSHBARGER. Madam Speaker, I had a lot of problems to choose from tonight, but I rise today to talk about the border crisis.

I remind the American people that our national security is still in jeopardy as our southern border remains wide open. Since Joe Biden took office, over 2.6 million illegal immigrants have been apprehended at the southern border.

Because of President Biden's failed open border policies, more drugs have been smuggled into our neighborhoods than ever before. CBP estimates that nearly 5,300 pounds of deadly fentanyl analogues have been apprehended, and that is enough to kill 2.4 billion people. I don't know of a person that I talk to or that I see that hasn't been touched by the loss of somebody concerning overdoses.

As a pharmacist, I know this all too well, that the illegal fentanyl analogues flowing through Joe's open border have caused unthinkable harm by poisoning our communities.

According to the Metro Public Health Department in Nashville last year, 74 percent of overdose-related toxicology reports detected fatal fentanyl analogues.

Wondering how all that fentanyl is getting into a State like mine? I am not even a border State.

It is no coincidence that Border Patrol agents reported a 1,066 percent increase in fentanyl seizures at just one stretch of the U.S.-Mexico border last year.

The influx of dangerous, illegal drugs is making its way through all our neighborhoods, and this is no longer a geographically tied tragedy. As I said before, Tennessee isn't a border State, but we are all border States. The Biden administration's failure has had deadly consequences, and my home State has not been immune.

As I stand here today, the largest caravan of people intending to illegally reside in the United States is heading

to our southern border. Word has gotten around that Joe Biden is soft on crime and that he has opened his arms and our border to anyone and everyone.

This caravan could total up to 15,000 people, and that far outnumbers our Border Patrol agents who are already struggling to protect our borders. These thousands are just crumbs compared to the millions who have entered our country illegally in the last year.

I have been to the border more times now in my first term in the House of Representatives than Joe Biden has in nearly half a century in public service. What I saw there at both Eagle Pass and the Rio Grande Valley Sector was heartbreaking and infuriating.

I had the opportunity to speak with our Border Patrol agents who just want to do their job and keep our Nation safe, but they are struggling under the conditions this administration has boxed them into. They don't have enough resources, manpower, or support to turn away the hordes of invaders that come through the border every single day, and the illicit and illegal criminals that are coming, the got-aways, we don't know who they are, where they came from, or where they are going. That is of even more concern.

In fact, they have been encouraged to help transport these individuals to every corner of the Nation without a way of knowing who they are or where they are going. What we do know is who is paying for all this, and that is a simple answer. It is the American taxpayer.

This year, Secretary Mayorkas admitted that Americans are out \$72 million just from President Biden's order to halt the border wall construction. We are paying not to build the border wall. Plainly speaking, the American people are being charged to ensure they are less safe. This crisis greatly benefits the cartels and gravely threatens Americans.

Every State is a border State as Joe Biden's border crisis damages our national security. This crisis has gone on long enough. Americans deserve better, and they deserve a closed border.

Mr. JOHNSON of Louisiana. Madam Speaker, I have another colleague or two on the way. How much time is remaining on the clock in this Special Order?

The SPEAKER pro tempore. The gentleman has 21 minutes remaining.

Mr. JOHNSON of Louisiana. Thank you so much, Madam Speaker. I will read a quote here that is very familiar to everyone now because it has been repeated over and over in the last several days. It is from CHUCK SCHUMER. Of course, he is the Democrat leader on the Senate side. He stood on the steps of the United States Supreme Court, and he exclaimed to a crowd, to their applause, and to all the television cameras, what is now a quote that lives in infamy, "I want to tell you, Gorsuch; I want to tell you, Kavanaugh: You have released the whirlwind, and you will

pay the price. You won't know what hit you if you go forward with these awful decisions."

□ 1745

The leader of the Democrats in the Senate stood on the steps of the United States Supreme Court and threatened the Justices by name.

Now, what is happening? What is happening now? Well, people are heeding that advice. There was a leaked opinion, an unprecedented, terribly tragic event there that will harm the institution permanently, the Supreme Court. Some clerk, we suspect—I think it is one of the liberal law clerks for one of the liberal Justices, the three Justices on that Court committed to that ideology. Somebody leaked the draft opinion, and it has caused a whirlwind.

All of these protesters are criminals. They are not really protesters. They are criminals because this is blatantly against the black letter of the Federal law. 18 U.S.C. 1507 openly makes this a crime. You can't protest at the home of a judge to try to influence their opinion. Yet, that is exactly what is happening.

As we speak right now, there are liberal activists on the lawns of the Justices of the Supreme Court, the conservative Justices.

Do you know what? Their lives are in danger because we now know, just a few days ago, a would-be assassin was apprehended on the lawn of Justice Kavanaugh. He was home with his wife and his two young daughters.

This is a dangerous thing, and this is what is wrought when so-called leaders tell the American people to get in the faces of their political opponents, to release the whirlwind, you won't know what hit you, and all the rest. That is what is happening right now.

What are Republicans doing about it? What is Congress doing about it? Nothing at all. The Democrat majority won't even acknowledge that this is a problem. In fact, on this floor last night, we had 27 progressives, 27 of the Democrats in this House, vote against a simple bill, a measure that would provide security and protection for the innocent children of these Justices. They voted against that. It is unbelievable.

People back home ask me, my constituents, say: What are they thinking? What in the world is going on? Do they want people to be harmed?

Look, I think the motive is that they want to send a message to the radical left that we like you violating the law. We want you on the lawns of conservative judges. We want you to try to intimidate them into changing their opinions because they may overturn Roe, or they may interpret the Constitution in a way that the radical left disagrees with.

This is a tinderbox. This is a dangerous time in the country. The so-called leaders here are encouraging and inflaming this. Heaven forbid if someone actually gets hurt.

We filed a resolution here within a few days of that leak last month. Forty-five Members joined me in that resolution. We called upon the Department of Justice to enforce 18 U.S.C. 1507, to enforce the law that makes it a crime to picket or parade to influence a judge. Do you know what? Crickets. The Department of Justice hasn't done anything.

Can you imagine if a threat was made to one of the liberal Justices? Can you imagine the outcry? The mainstream media and the Democrats here, the radical left, they would be demanding action. But if it is a conservative judge, hey, fair game, apparently. It is open season on conservative judges. That is what we have now.

We also filed, last month, the Leaker Accountability Act that would make it a crime to knowingly share confidential information from the Supreme Court. I authored that legislation. I think it ought to be punishable by a fine or up to 5 years imprisonment.

We have to send a message. This behavior, the leak, the violence that has ensued because of it, is unacceptable. The idea, again, that our colleagues would vote against protection for the children of these judges is, to me, unconscionable and an unforgivable vote.

Madam Speaker, I yield to the gentleman from California (Mr. LAMALFA), my good friend.

Mr. LAMALFA. Madam Speaker, I thank my colleague from Louisiana for leading these important topics here.

There is such a broad range of things we can be talking about, but one of the key issues that finally we got action on was the issue with the crazy radicals that have illegally protested outside of the Supreme Court Justices' homes, threatening them, going so far as even implicating that they are going to have an assassination attempt on a Supreme Court Justice.

What kind of system of government will we have if they have to worry about whether they are going to be assaulted or even killed over doing their job?

After weeks of twiddling their thumbs as this violence escalated, finally, we were able to pass the Supreme Court Police Parity Act.

Meanwhile, inflation rates have skyrocketed for months, and prices on everything are going up dramatically because of supply chain issues that could be fixed if the administration and this Congress were focused on the American people instead of pie-in-the-sky things like the Green New Deal or others.

We have seen little action from the left on these issues. It looks like we will be too busy to bring to the floor these solutions that we have been working on in the Committee on Agriculture and others. Instead, we get the soap opera, complete with prime time and production from ABC News executives, otherwise known as the January 6th Select Committee. Select what?

The hearings are being broadcasted in prime time, although the ratings are

actually going in the toilet for that, as reruns from other programs are outstripping them, including the TV show called "Young Sheldon," which is actually kind of entertaining, I guess. What it really shows is that viewers would rather watch paint dry than watch a bunch of lawmakers using teleprompters in their made-for-TV drama.

We didn't need a whole partisan production when BENNIE THOMPSON objected to the 2004 Presidential election, and we had a Senator join in on that, to bring that to a vote. I guess that all is different when it is a Republican coming in.

We need to look into the security failures of the day, on January 6, and ask the real questions that need to be asked. The select committee is, instead, doctoring evidence, texts, and other things to make it look like a one-sided deal. If we had balance on the committee, we would actually be getting to ask the real questions and get down to real solutions.

With many reviews conducted of the security vulnerabilities in the Capitol, we have a lot to do in order to make it more secure and something that people can have confidence in, in the process we are supposed to have here, including on that day, January 6, when we were supposed to constitutionally complete our work, though I had colleagues saying: "Are we going to actually go back in there and complete it?" Yes, we have to do our job. We have those duties on January 6 following each Presidential election.

Is it politics or is it solutions? Soaring gas prices; baby formula shortages, for crying out loud; sky-high inflation; rising crime rates; illegal aliens flooding across our border.

The only thing the Dems really want to run on is bashing President Trump. Well, he is not President anymore. Even though he is living rent-free inside their heads, we need to move on to something else, getting the work done, the job done, for the American people, who are suffering right now because of the policies and the inattention to the details that would help them.

Let's get to work on the real things.

Madam Speaker, I thank the gentleman for yielding.

Mr. JOHNSON of Louisiana. Madam Speaker, I thank my friend for faithfully coming to this floor and speaking to his constituents and the American people about these very serious issues that face us as a country. His voice is an important one.

I am grateful to him and our many colleagues for joining us tonight to discuss all of these crises facing our country that are taking a back seat to the Democrat reality show and the most radical set of domestic and foreign policies that America has ever seen.

As we close, I remind everybody—we heard it last night—the President exclaimed in his now infamous speech, he said: "We are changing people's lives." You saw that?

Mr. LAMALFA. Yes.

Mr. JOHNSON of Louisiana. There is zero doubt about that, Mr. President. Lives are being devastated under your policies.

I will just say this, as we conclude: November cannot get here soon enough.

Madam Speaker, I yield back the balance of my time.

RECOGNIZING CHILDREN'S WEEK

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the Chair recognizes the gentlewoman from California (Ms. JACOBS) for 30 minutes.

GENERAL LEAVE

Ms. JACOBS of California. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the subject of my Special Order.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

Ms. JACOBS of California. Madam Speaker, I am proud to be here during Children's Week, alongside a number of my colleagues, to elevate the ongoing need to invest in and support kids.

This year, Children's Week comes at a time when we are facing critically important policy decisions that could lift millions of kids out of poverty. Over the last 2 years, Congress made the most significant investment in kids in decades. Legislation passed during the pandemic, including the expanded and improved child tax credit, which I was proud to for vote in the American Rescue Plan, increased the share of Federal spending on children by nearly 50 percent.

But as emergency measures expire, children are experiencing a backslide. More than 3 million children have been pushed back into poverty since the expiration of the child tax credit. More than 6 million children are poised to lose Medicaid or CHIP coverage when the public health emergency is revoked. Thousands of school meal providers could be forced to shut down if child nutrition waivers expire at the end of this month, leaving millions of kids without healthy meals this summer.

The expiration of these provisions comes at a time when children are navigating incredible challenges, including an epidemic of gun violence, a wave of anti-LGBTQ-plus legislation, and a mental health crisis. These examples serve as a reminder that every issue is a kids issue.

As a member of the Select Committee on Economic Disparity and Fairness in Growth, ending child poverty has been one of my top priorities. Children are currently the poorest demographic group in the United States, and our child poverty rate remains shockingly high compared to our economic peers. Even in some of our

wealthiest States, like California, which I am proud to represent, and in some of our wealthiest areas, like my district in San Diego, more than 40 percent of kids were in families experiencing poverty before the pandemic.

America's kids deserve better, and the good news is that we know what works. The expanded child tax credit showed how much progress we can make when families have the cash they need to make ends meet. Child poverty fell by nearly 30 percent, and families overwhelmingly used these funds to pay for food and other basic needs.

Since the start of the pandemic, the number of kids receiving vital health coverage has soared, and over 10 million more students have received free school lunches, saving families from completing complicated applications that can isolate children from their peers.

There is so much more to do to support children and their families, including expanding access to affordable, accessible childcare. I am proud to be leading a letter, alongside Representatives Bonamici, Castro, Houlahan, Himes, and McEachin, in support of including childcare in any future reconciliation package.

As a country, we also need a clear national goal to reduce child poverty, and we need data to inform our decisions and make sure no child is falling through the cracks. That is why I am proud to be an original cosponsor of the Child Poverty Reduction Act and why I was proud to lead a letter, alongside Congresswoman DELBENE and Congresswoman JAYAPAL, calling for funding in the 2023 appropriations bill to improve our measures on child poverty and family material hardship.

Investing in children isn't just the right thing to do to give kids and families a strong start. It is also the fiscally responsible thing to do.

Child poverty costs our economy up to \$1.1 trillion a year in lost economic output, increased healthcare spending, and more. The investments we make in kids pay off across a lifetime.

A study from Harvard's Opportunity Insights found that the investments we make in kids consistently have the highest returns. For every \$1 we invest in high-quality early childhood education, we save \$6 down the road.

While some of my colleagues might say we can't afford to invest in kids, the fact of the matter is, we can't afford not to. The case for prioritizing kids is so strong, and I look forward to working with my colleagues not just this week but every week to improve outcomes for kids and build a better future.

Madam Speaker, I yield to the gentleman from Illinois (Mr. FOSTER).

Mr. FOSTER. Madam Speaker, I rise today to speak as a father and a new and excited grandfather to advocate for a country that is dedicated to helping all of its children thrive.

As a scientist, I recognize that one of the most important issues our children

face is the fragility of children's brain development. Early brain development in children lays the foundation for their success in adulthood. During the first few years of life, millions of new neural connections are formed every second. It is during this time that the brain is the most flexible but also the most vulnerable to the environment around it.

Polluted environments, chronic stress, extreme poverty, or repeated abuse are toxic for brain development, and this has a lasting negative impact on a child's success in life.

It is important to continue research on the impact of children's environment on early brain development and then to take action to provide early intervention services for children whose brain development is at risk.

In fact, as Representative JACOBS mentioned, early childhood intervention has one of the highest returns on investment of any investment that our country can make.

Although my grandson is growing up in a supportive, loving, and hopefully chemically nontoxic environment, I recognize that many children in the United States are not. But I remain hopeful that we will continue to combat the challenges that all of our children face and continue to provide them with the best future possible.

Ms. JACOBS of California. Madam Speaker, I congratulate the gentleman on the birth of his grandchild.

Madam Speaker, I yield back the balance of my time.

Ms. JACKSON LEE. Madam Speaker, it is very meaningful that we are holding this special order today in honor of the First Focus Children's 4th Annual Children's Week.

I would like to thank Congresswoman Sara Jacobs for leading today's effort, which serves as a reminder that we must always be mindful of the needs of our nation's children in all our efforts.

As a mother and grandmother, I am intimately invested in First Focus Children's invaluable work to bring awareness and attention to the needs of our nation's children, and I applaud recognition provided by the 4th annual Children's Week.

This week, we celebrate the successes made in the fight to improve the lives of children across the country and lament the many heavy burdens still weighing on the shoulders of our youth.

I have been fighting on Capitol Hill for the rights and needs of children and families for over 25 years.

Why are we still fighting for so many of the same things we were fighting for in 1995?

Why in one of the richest countries in the world are children still going to bed hungry? Why are families begging for affordable childcare? Why are mothers and fathers choosing between making rent and keeping the lights on?

I speak to you today with a heart full of grief, anger, and still unrelenting hope.

Hope, because what are our children if not the promise of a better tomorrow—if we can only be watchful stewards of today?

Frederick Douglas once said that "it is easier to build strong children, than to repair broken men."

As the founding Chairperson of the Congressional Children's Caucus, I overwhelmingly urge Congress—let us work together in bipartisan action. Let us build strong children.

When passing the American Rescue Plan, Congress demonstrated its commitment to keeping children fed, cared for, and supported.

The bill provided direct housing assistance and nutrition assistance for 40 million Americans, expanded access to safe and reliable childcare and affordable health care, extended unemployment insurance so that 18 million American workers could pay their bills, and supported 27 million children with an expanded Child Tax Credit.

As a direct result of this legislation, 7.8 million children were prevented from falling into poverty.

Importantly, the American Rescue Plan made the provision of safe and affordable childcare a priority.

At the age of 5 most American children are ushered into schools where they and their families will be provided with community and supports.

And yet children under 5, who have as many if not more needs than their older counterparts, have no such universal resources available to them.

How is a caregiver expected to work to provide for their family if they have a young one at home?

Each of us, whether a parent or not, has a stake in the success of child care in this country.

High-quality, accessible, affordable childcare will allow our early learning system to provide opportunities for self-reliance, agency, and personal growth for millions of caregivers—ultimately leading to the success of our children and our national economy.

I had the pleasure of congratulating a class of exemplary high school graduates in Texas over the weekend.

Before receiving their accolades, regalia, and diplomas, these young scholars had to overcome many obstacles—obstacles that many of my fellow Congressmen did not face in our childhoods.

I implore us today to absorb the impact of the First Focus Children's 4th Annual Children's Week.

Let us remember the core of our responsibility to our nation, to create and preserve a future in which our country's children can flourish.

□ 1800

THE PGA TOUR

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the Chair recognizes the gentleman from Texas (Mr. ROY) for 30 minutes.

Mr. ROY. Madam Speaker, it is always good to be here in a nice empty Chamber, the definition of debate here in the people's House. But such is the way of our current process of debate.

I always try to remind the American people that as they are no doubt all gathered around their living rooms watching C-SPAN, sitting around talking about the issues of the day that there are two Members of the House of Representatives here, and that this is somehow what debate looks like.

We just passed an inauspicious milestone last week in which we had the 6-year anniversary of not having offered an amendment on the floor of the House of Representatives in open debate. Not one Member of the House of Representatives for the last 6 years has been able to go down to the desk and offer an amendment to change a piece of legislation. That is not what the American people think we do. They think we actually sit down here and offer an amendment and we debate and go through stuff, but that never happens. I think that really is kind of endemic of the problem why people are so frustrated with this town, but I think there is something deeper going on in our country, something deeper that merits focus.

As the Marquis de Lafayette has famously said something along the lines of America is great because America is good. I believe that. But I am increasingly curious if all Americans do. We have a cultural problem in this country. We should be honest. We have been kind of fat and happy for a while. Robust economy, generally peaceful and secure communities over the last several decades, low interest rates, housing.

But now the chickens seem to be coming home to roost. Interest rates are rising. National debt is skyrocketing. Inflation is off the charts. Food prices are up. Home prices are up. Gas prices are at \$5 a gallon and rising. Crime is rising in our communities, big cities in particular but across the country. Fentanyl is pouring in. RECORD deaths. Opioid poisonings and overdoses. Wide open borders. The cartels have control of our borders. The price of goods and services are crushing American families. That is the reality of what we are facing right now.

And I talk about those things a lot, and there is something that has been on my mind this week. This week for a lot of fathers is Father's Day. This week for fans of college baseball is the week of the College World Series. I am a big fan of college baseball, as is my son. I brought him up here to see the University of Virginia play in 2014 and again in 2015. It is next week. We have got the University of Texas, my law school alma mater, Texas A&M University, and six other schools playing in the College World Series.

But my pure sports love is golf. I was a not very good walk-on at the University of Virginia. Had I been better, then I wouldn't be relegated to this Chamber. I would be out and about making money playing the tour. But alas, here I am as a Member of Congress, and I am going to use floor time on the House of Representatives to talk about the PGA Tour, something I never really thought that I would do. It never really seems to rise to the level of something you would talk about in the people's House.

But here is the problem: Today, we have a few American players on the PGA Tour that are bolting for enor-

mous, guaranteed checks by the Saudi Arabian bankrolled LIV Golf league. Now, that catches my attention because it gets to the heart of something that is wrong in this country. Those individuals are doing themselves, their reputations, their chosen sport, and the American communities in which they have previously allegedly invested, a very deep disservice in the process. The PGA Tour is absolutely right to sanction them for it.

This week is the week of the United States Open Championship. It is at The Country Club in Brookline, Massachusetts. That is particularly noteworthy for golf fans because it is the site of an epic story of a young, American man, Francis Ouimet, who was able to win the United States Open unexpectedly back in, I think, 1913—I'm pulling that from my memory—over a century ago. It was the site of the epic comeback of the American Ryder Cup team in 1999 when University of Texas Longhorn, Justin Leonard, sunk a 40-foot putt on the 17th hole. It is a historic venue right outside of Boston, a historic American city deeply rooted in our history.

And yet, there is a cloud hanging over the United States Open this week. And that cloud is the greed and the absurd self-absorbed nature of a handful of the PGA Tour's elites who are willing to sell their athletic soul, their professional soul to a Saudi Arabian league for their shekels. And it is absolutely an abomination.

Thankfully, most of the best players in the world are proudly and loudly holding firm, players like Rory McIlroy, Jordan Spieth, Justin Thomas, to name a few. But this issue is bigger than just a few players or a mere competition within the game of golf that some want to dismiss it as.

The LIV Golf league, as I said, is beholden to the Saudis and helping them whitewash their global reputation and history of human rights abuses and supporting terrorists, the very terrorists that attacked America 21 years ago.

The Saudi golf league is bad for professional golf for a host of reasons, from the Saudi's human rights abuses to the gouging of Americans on gas. The Saudis are not our friends. LIV is ignoring Saudi Arabia's connections to the national tragedy of 9/11 or the many other grave human rights abuses that the country has faced over the years, and it is disappointing to witness.

Handing tens of millions of dollars to professional golfers like Bryson DeChambeau, Dustin Johnson, and Phil Mickelson who can look the other way, ignore the questions all for their personal enrichment. What does that say about who we are?

Let's talk about the PGA Tour for a second. Total charitable dollars from the PGA Tour and its tournaments have totaled \$3.37 billion for thousands of charities across this country in most States across the Union. \$3.37 billion.

Let me stop for a second for those who don't follow golf and say, Why are you talking about golf on the floor of the House?

There are dozens of PGA Tour events across this country. There is one in the district I represent in central Texas, the Valero Texas Open. The Valero Texas Open is the sixth oldest professional golf tournament worldwide, including the majors, the third oldest on the PGA Tour not counting the majors, and the longest tournament held in the same city, the hundredth year in 2022.

Their charitable giving is one of the leaders in the clubhouse on the PGA Tour with \$209 million in total and a record \$22 million from the 2022 tournament. That is 209 million charitable dollars flowing in through the Valero Texas Open into the communities I represent. So many good things come out of that.

Now, let's talk a little bit about the guys that are bolting for the deep pockets of the Saudi Arabians. Phil Mickelson, famously six-time major winner. \$133,772,000 in career earnings on the PGA Tour. Dustin Johnson, \$107.5 million. Sergio Garcia, \$66 million. Bryson DeChambeau, \$35 million. Tiger Woods, \$186 million.

Now, let me stop. Tiger said no. Tiger was offered, I have heard, upwards of a billion dollars, certainly something like \$750 million to attach his brand and go join this so-called LIV Golf league, and he said no so far. That is the right thing to do. How many of us would have turned down \$750 million or a billion dollars? How many of us would have turned that down? So far Tiger has turned that down, and he should be thanked for that.

Rory McIlroy has had \$106 million of earnings on the tour. Jordan Spieth has had \$75.8 million of winnings on the tour. They have all said no. But not Phil, not Dustin, not Sergio, not Bryson, not a handful of others who have all said, I am going to go sell my soul for \$200 million. In the case of Phil Mickelson, \$200 million of guaranteed money that came from the Saudi Arabians.

How can we condone a league funded by the same people who orchestrated the 9/11 attacks, murdered journalists, promote anti-Semitism, and stage mass executions?

I had family who had to work in Saudi Arabia; one in the State Department, one in oil and gas. They had to be careful about whether they had a Bible with them. They had to be careful about what they said, how they acted. My female family members had to be careful about where they were, what they were wearing, what they were doing.

And now you have the 9/11 Families United that have spoken out against this LIV Golf league due to Saudi Arabia's role in training and financing the 9/11 hijackers, 15 of whom were citizens of Saudi Arabia. It feels like a betrayal, the national chair of the 9/11 Families United said. My husband, who

died in the 9/11 attacks, was a scratch golfer. He was a Phil Mickelson fan. He even tried to be a pro before he worked on Wall Street. My youngest is the captain of his golf team. Our family understands the integrity that the sport requires, but these guys are not interested in any of that. And that is the story.

For those that are watching this or this clip, if you are watching this, if you are a golf fan, you have lived and breathed watching these majors over the last several decades. Phil Mickelson is about my age. When he was playing golf out in Arizona I was at the University of Virginia. We overlapped a couple years. He was good. I was terrible. Here I am. But I have been watching him his whole career as a fan. I have some friends who have been on tour. I have friends that are in the golf industry. But I am watching Phil Mickelson. We all cheered when he finally won the Masters in 2004. We cheered again when he won again in 2006, and again when he won in, I think, 2010. Then when he won the PGA Championship last year we thought, Oh my gosh, he won this over the age of 50. That is extraordinary. He is going to be able to sail off into the sunset and go out and get the adulation he deserves and carry golf forward.

Then over the last year he and all these others say, You know what, no, that is not good enough. The whole purpose of the PGA Tour is a meritocracy. You go out and earn it. Nobody gives you anything. It is a great American sport because no one gives you anything.

□ 1815

You walk out on the course, you tee it up, and you better your peers, and for that you win the purse. It is what draws people to the sport. An individual alone standing on the course, standing on a green with thousands of people watching, millions on TV, with a club in their hand and one ball and they have to execute.

What does Mickelson do? What does Sergio do? What does Bryson do? They sell their reputations. They sell their soul for Saudi blood money, the very money, the same wealth funds that are being used to challenge our national security and our well-being.

This isn't competition, as some say. What are you afraid of? This is another tour competing with the PGA tour. Okay. Then go prove an economic model and go out and compete, but don't go sell your soul to someone buying it.

The Saudi Golf League is exhibition golf. As many say, the PGA tour is for people who want to earn their success in the game of golf and compete against the best. Importantly, as I said—there is an old adage: Dance with the one who brung ya.

The PGA tour goes back a century. The game of golf is moving from the aristocracy of the gentlemen's amateur ranks to the world of the mid-20th cen-

tury with Ben Hogan, a Texan; Byron Nelson, a Texan; and Sam Snead from Virginia, and they built a tour.

They literally followed the sun: tournaments in California, tournaments in Florida, Texas, the South, they move up and they play up the East Coast. They follow the sun—it is a tour—and they made peanuts. They did it for the love of the game. They did it building a league. They came out in the sixties—Arnie's Army—Arnold Palmer and Jack Nicklaus, and they built this tour up to what I just said, \$3.37 billion in charitable giving.

In communities across the country—the Valero Texas Open, which I represent. All of the great spots around this country: Pebble Beach, Riviera, Colonial in Fort Worth. These are integral in our communities. These guys just walk away. Whatever. I don't care about building up the next generation. I don't care about what this sport means. I don't care about the fact that the PGA tour has to compete against the NFL, the Major League Baseball, the NBA, NHL, all the other forms of entertainment, college football, college basketball.

No. No. I want to look out for me. I want to look out for myself. I am going to go take \$200 million in guaranteed money—or \$120 million in guaranteed money, if you are Dustin Johnson, \$20 to \$30 million for Ian Poulter, and \$100 million if you are Bryson DeChambeau.

Getting guaranteed money so you can go play golf with not the best—with money that came from Saudi Arabia, the purpose of which is to target and disrupt the PGA tour, and nothing more. It is an absolute embarrassment.

As I said before, as I sit here on the floor of the House, why am I spending time on this? First of all, I have great passion for it as a personal matter. I have devoted a lot of my life to this sport. I love it. I teach my kid this sport. It is a sport based on honor. It is a sport based on integrity.

That is why things like The First Tee program are valuable. You learn the rules. You follow the rules. It is a meritocracy. You win by going to the course and beating the course. You treat each other with respect. It is a great sport. Now these guys are just throwing that away. Throwing the honor of your commitment to an entity, an organization, that made you wealthy for playing a game; you throw that away to go kiss the ring of Saudi royalty and get your check. Go cash your check.

Is that what life is all about? Is that where we are? I started this talking about America is great because America is good. Well, what is good about that? I am all for competition. I am all for people prospering and succeeding based on their skills and their talents: starting a business, playing a sport, whatever they are, artists. Go forward and sell your product.

You want to go start a rival league, a Canadian football league that competes with the NFL. We had the USFL

for a while. Way back in the day we had the NBA and the ABA. We had the NFL and then we had the AFL, then they merged. We got the NFL with an NFC and AFC. I get that. Time changed.

But you are going to go sell your soul to the Saudis? Have some self-respect. Actually stand up for the sport that you said you love, and you want to share with the world. Stand alongside the tour, the sports franchise, that actually is building up the game, creating development leagues like the Korn Ferry Tour, which was built out of the Hogan tour, helping our communities across the country.

One last point of all this. I have heard the former President, President Trump, endorsing the LIV Golf League. Could that possibly be because Trump National Doral or Trump National Golf Club Bedminster in New Jersey will host tournaments? I suspect so. Sure as heck not because it is an advocacy for what is good for the sport. It is not an advocacy for the tour that has allowed those individuals to be elevated and compete against the sports that get, frankly, greater notoriety.

Here is what is interesting about what the tour has done. These are the highest paid athletes of all time, as reported by Sportico: Number two, Tiger Woods, \$2.1 billion—this is all in, endorsements and dollars earned; Arnold Palmer at \$1.5 billion at number 3; Jack Nicklaus at number 4 with \$1.38 billion; Phil Mickelson, \$1 billion; Greg Norman, \$815 million. These guys are all in the top 15.

The tour has made these guys wealthy, and they turn around and they stab the tour in the back to go chase their 30 shekels. It is absolutely unconscionable.

I stand with the tour. I stand with the players that I mentioned before, the Jordan Spieths, the Justin Thomases, the Rory McIlroys, the guys that are standing up and saying: No thanks, I am going to stick with the tour. I am going to dance with the one who brung ya.

I stand up for the tour events throughout this country that are raising millions of dollars for charity, providing jobs, providing economic growth and activity. And, importantly, standing up for this great sport, this great institution. As we sit here in U.S. Open week, what I believe is the greatest golf tournament in the world because it is open to anyone who can compete.

If you can go string together seven rounds of golf, you can be the United States Open champion. In the spirit of the country club right outside of Brookline, and the story of Francis Ouimet—made into a movie, by the way—that is the spirit of what you can do in America if you just set out to go do it.

The Good Book in Luke 12:48 says: To whom much is given, much is expected, much is demanded—depending on your translation.

These guys have made hundreds of millions of dollars playing a game.

They owe the respect to the tour and to the guys they play alongside. They owe to the communities that have enriched them and rallied around them, their courtesy of defending and standing up for the sport and the league and the PGA tour in this country that has enabled them to prosper and has helped grow this game into one of the great economic engines and sport franchises in the world.

Shame on them for walking away from the PGA tour. God bless the PGA tour for pushing back and saying: You don't get to do that. God bless the members of the tour that are standing strong, standing alongside the community members, standing alongside all of the sponsors and the people that have made that work and have built such a great institution.

Madam Speaker, I yield back the balance of my time.

SOCIAL SECURITY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the Chair recognizes the gentleman from Connecticut (Mr. LARSON) for 30 minutes.

Mr. LARSON of Connecticut. Madam Speaker, it is an honor to be here this evening with you and to talk about—during this time of the COVID pandemic—something that is near and dear to the hearts of the people impacted the most by this pandemic.

Madam Speaker, as you know, more than a million people now have perished because of the COVID pandemic, and 750,000 of them are American citizens over the age of 65. In addition, because of the war in Ukraine, because of this pandemic, and because of this inflation, who is the group in America that is most impacted by the pandemic and the ensuing inflation? It is the senior citizens of our country, and it is people over the age of 65. They are people who are on fixed income.

These individuals need the help of the United States Congress. I commend Chairman RICH NEAL, chairman of the Ways and Means Committee, and a Social Security recipient himself, who knows and understands the necessity and the absolute dependence that so many of our fellow Americans have on the Nation's number one insurance program.

The insurance program that keeps our seniors off of poverty. It also happens to be the number one insurance plan for children. Madam Speaker, it is the number one plan for veterans who rely more on Social Security Disability than they do the VA.

For more than half of our fellow citizens who are on Social Security, it is the only benefit that they have. That benefit, on average, is \$16,000 per individual. Nobody gets wealthy on Social Security. Yet, it is our number one anti-poverty program for the elderly. It is the number one anti-poverty program for children. It has incredible benefits for people on disability, like our veterans.

Yet, here today, and just last Thursday, and before that, we learn of new plans from the Republican Study Committee and from Senator SCOTT—these are plans that will end Social Security. These are plans that say in 5 years these benefits will disappear.

The Ways and Means Committee has a bill to say: No, this is not the time to end Social Security, this is the time to enhance the benefits in Social Security. This is the time when our fellow seniors, who need this money to sustain themselves at base levels, are crying out for help from their country.

This is not the time, Senator SCOTT, for us to kill Social Security. It is not the time, I say to the Republican Study Committee, for us to end Social Security, cutting its benefits. For every year you call upon someone to raise the age of Social Security, that is a 7 percent cut.

How in God's name, in the face of this pandemic and with people living longer, do they need lesser benefits?

□ 1830

Madam Speaker, if you listen to the logic that people are living longer so we have to hike the age, how does that possibly benefit someone struggling to make ends meet? Those are the same people who are putting food back on the shelves or can't afford their prescription drugs.

How does that allow them to subsist by cutting their benefits because they are living longer?

Democrats have a plan, and basically that is what Congress should be all about: the vitality of ideas and placing those ideas side by side.

While the Republican Study Committee has said that, yes, they have a plan, it is former Congressman Sam Johnson's plan to make sure that Social Security is solvent. I served with Sam Johnson. There is no more honorable person who served in this body. His bill was never allowed to be brought forward by the Republican leadership. There was never a vote on that. The reason there was never a vote on it was because it cut benefits. It made Social Security solvent by cutting benefits. That is not the way to fix Social Security.

Social Security does not need to be cut. The benefits need to be enhanced.

More than 3 million of our fellow Americans receive below-poverty-level checks from Social Security after they have paid into Social Security for a lifetime, Madam Speaker. That is flat-out wrong.

The COLA for Social Security has been so ineffective that it is long overdue to have a change that embraces a COLA based on the actual expenses that seniors incur, whether that is heating and cooling their home or paying for home heating oil or just simply paying for their pharmaceuticals. It is long overdue that Congress enhances the benefits of Social Security so that people can subsist and survive.

Nobody is getting wealthy on Social Security or reserving a condo in Flor-

ida with the money they receive from this. These are people who are struggling to make ends meet.

Congressman NEAL's committee on social equity most recently pointed out, as well, that the equity and the difference between what people of color and specifically women of color receive in terms of benefits is appalling. They receive below-poverty-level checks after contributing to the program their entire life.

Poverty level is \$12,600.

How would you subsist on less than that, Madam Speaker?

Americans need to rise up. They need to understand that what we need now during this pandemic and during this time of inflation is to assist people so that they get the money that they need to make the payments they richly deserve.

That is why the proposal before the Ways and Means Committee enhances benefits. It provides a 2 percent across-the-board increase. It makes sure that nobody can retire into poverty, and it makes the new floor for Social Security 125 percent of what the poverty level is. It makes sure that a new COLA is instituted, and, yes, it also makes sure, as President Biden has called for, the repeal of WEP and GPO.

Where is the Republican plan?

Their committee says that they are following Sam Johnson, and yet the subcommittee has never received a bill in the last 4 years that would indicate what their plan of action is—though it is detailed here, as Mr. SCOTT has outlined, to end Social Security in 5 years. Ending Social Security—killing Social Security—is not any way to help out those citizens—those fellow Americans—who need this assistance the most.

It is long overdue in this Chamber and also in the Senate. And even though MITCH MCCONNELL may stand up and deny that they are going to take forward Senator SCOTT's proposal, he very smugly says when asked what his agenda is that they don't have an agenda. They will tell the American voters what their agenda is after they win.

America can take it to the bank, Madam Speaker: just like they did under the Biden administration, they are coming for your Social Security and Medicare. They outline it in no uncertain terms, both in Senator SCOTT's proposal and also in the Republican Study Group's proposal as well.

They are coming after your Social Security at a time when Americans need it most.

There is a difference. Democrats are here to recognize that it has been 51 years since Congress has enhanced Social Security. It has been 51 years since Congress has done anything to enhance the number one insurance program for our elderly and the number one insurance plan for our children.

It also is the Nation's most effective program. I hail from a part of the country that is an insurance center, and

there they know what a 99 percent loss ratio means. What that means is that Social Security has been able to operate, function, and be the most efficient governmental agency because it does so with less than 1 percent administrative costs to make sure that Americans receive the benefits that they need.

The truth of the matter is that the Social Security Administration needs more funding so that they can become more efficient because this pandemic has also hit both governmental employees as well as it has our citizens and has made servicing more challenging, which is all the more reason for government not to be talking about cutting Social Security, as our Republican colleagues are, but enhancing Social Security so that both administratively and individually people are getting the services that they need and that they richly deserve. It has been 51 years since Congress has taken any positive action to enhance people's benefits.

Madam Speaker, a gallon of milk cost 72 cents in 1971. Look at the cost today. Look at the burden that people on fixed incomes have.

Help is on the way. The Ways and Means Committee will mark up and send to the floor Social Security 2100: A Sacred Trust. A sacred trust is what President Biden labeled Social Security because the American people understand this.

How do they know?

It is simple. We don't have to go back to 1935 and Franklin Delano Roosevelt. We only have to go back to 2008 and 2009, during the Great Recession, when people saw their 401(k) become a 101(k). Yet during that same time period, Social Security never missed a payment—not a pension payment, not a spousal payment, not a dependent child payment, and not a disability payment.

It is America's number one insurance program. It is America's most efficient and effective program, and it needs to be enhanced. It needs to be augmented with benefits that haven't been adjusted in 51 years.

During this same time period—and we could go back, as Chairman NEAL often talks about, to the S&L crisis. What happened during that?

People at the bottom lost everything. People at the top managed to protect their benefits and pensions. And the same was true in 2008 and 2009. People who endured that recession saw their 401(k)s become a 101(k)s. People at the top kept their pensions and benefits.

Thank God for Social Security. Americans understand this, and that is why they overwhelmingly—Democrats, Republicans, and Independents—support enhancing these benefits.

Madam Speaker, how can you go home to your district in this pandemic during this time and say to your brothers, your sisters, your mothers, fathers, aunts and uncles, the people you work with, the people in your community whom you go to church with, that no, this is the time to cut benefits?

This is the time we should end Social Security in 5 years?

This is the time we should raise the age so that you can't receive benefits?

How about we do something simple? How about we vote to enhance Social Security? The simple thing is to vote.

If you agree with Senator SCOTT's proposal to end Social Security, then by all means vote for it. Put it out there. Let's contrast the programs: the Democratic initiative to enhance Social Security and the Republican position to cut the benefits.

It would be great to have people join together, as we often do here, and come up with a solution; but instead, we have been waiting for 4 years now on the Social Security Subcommittee and haven't received a single piece of legislation that would address this, that outlines these bills, and that says exactly what they would do to enhance Social Security.

Instead, as has been reported in the news, what these proposals do is end Social Security or cut Social Security. That is death by 1,000 slashes.

Whom are they hurting?

Whom are they slashing here?

Our fellow American citizens.

So if we want to come together, we are open. We have accepted many good ideas that have come forward with regard to enhancing Social Security.

Congress hasn't done its responsibility. There is nothing the President can do through executive authority and nothing the Supreme Court is going to act on.

□ 1845

This requires congressional action. The American people are watching, and either these bodies, the House and Senate, are going to take action or they are going to doom people to Senator SCOTT's proposal to end Social Security in 5 years.

The Republican Study Committee said this is immoral, that Social Security, if nothing was done, would be cut by 24 percent in 2034. They propose raising the age and cutting people's benefits in order to make Social Security solvent.

That is not the way to make the system solvent, on the backs of American people who are already overburdened and suffering.

In this time of inflation, let us make sure that we are sending the relief to the people who need it the most, people who have worked all their lives, paid into a system, and understand that this is an earned benefit.

Rise up, America. Let your elected representatives in the Senate and House know that help is on the way, and either you are for enhancing benefits to deal with inflation during this pandemic or you are for cutting them. Let your message ring loud and clear to elected officials who are about to vote on this very important agenda.

Madam Speaker, I yield back the balance of my time.

ADJOURNMENT

The SPEAKER pro tempore. Pursuant to section 11(b) of House Resolution 188, the House stands adjourned until 9 a.m. tomorrow.

Thereupon (at 6 o'clock and 47 minutes p.m.), under its previous order, the House adjourned until tomorrow, Thursday, June 16, 2022, at 9 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

EC-4345. A letter from the President and Chair, Board of Directors, Export-Import Bank of the United States, transmitting a transaction pursuant to section 2(b)(3) of the Export-Import Bank Act of 1945, pursuant to 12 U.S.C. 635(b)(3); July 31, 1945, ch. 341, Sec. 2 (as added by Public Law 102-266, Sec. 102); (106 Stat. 95); to the Committee on Financial Services.

EC-4346. A letter from the Assistant Secretary for Legislation, Department of Health and Human Services, transmitting the Department's FY 2017 Report to Congress on Community Services Block Grant Discretionary Activities — Community Economic Development and Rural Community Development Programs; to the Committee on Education and Labor.

EC-4347. A letter from the Chair, Medicare Payment Advisory Commission, transmitting the Commission's June 2022 Report to the Congress: Medicare and the Health Care Delivery System, pursuant to 42 U.S.C. 1395b-6(b)(1)(D); Aug. 14, 1935, ch. 531, title XVIII, Sec. 1805(b)(1)(D) (as amended by Public Law 111-148, Sec. 2801(b)(2)); (124 Stat. 332); jointly to the Committees on Energy and Commerce and Ways and Means.

EC-4348. A letter from the Senior Bureau Official, Bureau of Legislative Affairs, Department of State, transmitting a Report to Congress on the Treaty Between the Government of the United States of America and the Government of Australia Concerning Defense Trade Cooperation (Treaty Doc. 110-10), Section 2(8); to the Committee on Foreign Affairs.

EC-4349. A letter from the Senior Bureau Official, Legislative Affairs, Department of State, transmitting a Memorandum of Justification for the Drawdown Under Section 506(a)(1) of the Foreign Assistance Act of 1961 to Provide Immediate Assistance to Ukraine; to the Committee on Foreign Affairs.

EC-4350. A letter from the Senior Bureau Official, Bureau of Legislative Affairs, Department of State, transmitting a Determination Under Section 506(a)(1) of the Foreign Assistance Act of 1961 (FAA) to Provide Military Assistance to Ukraine; to the Committee on Foreign Affairs.

EC-4351. A letter from the Chair, Board of Governors of the Federal Reserve System, transmitting the Board's Office of Inspector General Semiannual Report to Congress for the six-month period ending March 31, 2022; to the Committee on Oversight and Reform.

EC-4352. A letter from the Deputy Secretary, Department of Defense, transmitting the Department's Inspector General Semiannual Report to Congress for the period of October 1, 2021 through March 31, 2022; to the Committee on Oversight and Reform.

EC-4353. A letter from the Chairman and Chief Executive and Administrative Officer, Federal Labor Relations Authority, transmitting the Authority's 67th Semiannual Inspector General Report for the period October 1, 2021, through March 31, 2022; to the Committee on Oversight and Reform.

EC-4354. A letter from the Director, Office of Personnel Management, transmitting the Semiannual Report of the Inspector General and the Management Response for the period of October 1, 2021, to March 31, 2022; to the Committee on Oversight and Reform.

EC-4355. A letter from the Acting Commissioner, Social Security Administration, transmitting the Administration's Inspector General Semiannual Report to Congress from the period October 1, 2021 through March 31, 2022; to the Committee on Oversight and Reform.

EC-4356. A letter from the Chairman, Surface Transportation Board, transmitting the Board's FY 2021 No FEAR Act Report, pursuant to 5 U.S.C. 2301 note; Public Law 107-174, 203(a) (as amended by Public Law 109-435, Sec. 604(f)); (120 Stat. 3242); to the Committee on Oversight and Reform.

EC-4357. A letter from the Chairman, Board of Governors, United States Postal Service, transmitting the Service's Office of Inspector General Semiannual Report to Congress, for the period October 1, 2021, through March 31, 2022; to the Committee on Oversight and Reform.

EC-4358. A letter from the Senior Bureau Official, Bureau of Legislative Affairs, Department of State, transmitting a Report to Congress on the Extension of Jackson-Vanik Waiver Authority for Turkmenistan, pursuant to 19 U.S.C. 2432(d)(1); Public Law 93-618, Sec. 402(d)(1); (88 Stat. 2056) and 19 U.S.C. 2439(b); Public Law 93-618, Sec. 409(b); (88 Stat. 2064); to the Committee on Ways and Means.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Ms. WATERS: Committee on Financial Services. H.R. 3009. A bill to amend the Truth in Lending Act and the Real Estate Settlement Procedures Act of 1974 to establish language access requirements for creditors and servicers, and for other purposes; with an amendment (Rept. 117-370, Pt. 1). Referred to the Committee of the Whole House on the state of the Union.

Ms. JOHNSON of Texas: Committee on Science, Space, and Technology. H.R. 7180. A bill to authorize the Director of the National Science Foundation to award grants to support research on the disruption of regular cognitive processes associated with COVID-19 infection, and for other purposes (Rept. 117-371). Referred to the Committee of the Whole House on the state of the Union.

Mr. DAVID SCOTT of Georgia: Committee on Agriculture. H.R. 7675. A bill to amend the Department of Agriculture Reorganization Act of 1994 to establish an Agricultural and Food System Supply Chain Resilience and Crisis Response Task Force, and for other purposes; with an amendment (Rept. 117-372). Referred to the Committee of the Whole House on the state of the Union.

DISCHARGE OF COMMITTEE

Pursuant to clause 2 of rule XIII, the Committee on Veterans' Affairs discharged from further consideration. H.R. 3009 referred to the Committee of the Whole House on the state of the Union.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following

titles were introduced and severally referred, as follows:

By Ms. LEGER FERNANDEZ (for herself, Mr. COLE, Mr. O'HALLERAN, and Ms. DAVIDS of Kansas):

H.R. 8068. A bill to amend the Energy Policy Act of 2005 to include in a report the amount available to the Secretary of Energy to make certain loan guarantees, to amend the Energy Policy Act of 1992 to provide for direct loans to Indian tribes and tribal energy development organizations for energy development, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committees on Science, Space, and Technology, and Natural Resources, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. THOMPSON of Pennsylvania (for himself, Mr. BAIRD, Mr. CRAWFORD, Mr. RODNEY DAVIS of Illinois, Mr. MANN, Mr. ROUZER, Mr. AUSTIN SCOTT of Georgia, Mr. BOST, Mr. ELLZEY, Ms. FOXX, Mr. C. SCOTT FRANKLIN of Florida, Mr. GIBBS, Mr. JACKSON, Mr. KUSTOFF, Mrs. MCCLAIN, Mr. MOORE of Utah, Mr. NEWHOUSE, Mr. ROSE, Mr. SMITH of Nebraska, Mr. WESTERMAN, Mr. WITTMAN, Mrs. FISCHBACH, Mr. BACON, Mrs. HARTZLER, Mr. KELLY of Mississippi, Mr. LAMALFA, Mr. LUCAS, Mr. ALLEN, Mr. JACOBS of New York, Mr. JOHNSON of South Dakota, Mrs. RODGERS of Washington, and Mr. PFLUGER):

H.R. 8069. A bill to reduce farm input costs and barriers to domestic production, and for other purposes; to the Committee on Agriculture, and in addition to the Committees on Natural Resources, Transportation and Infrastructure, Financial Services, and Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BEYER (for himself and Mr. ROY):

H.R. 8070. A bill to amend section 552 of title 5, United States Code, to require the public availability of certain information relating to certain speeches and meetings of the heads of agencies, and for other purposes; to the Committee on Oversight and Reform.

By Mrs. BUSTOS (for herself, Mr. KINZINGER, Mr. RYAN, and Ms. BROWN of Ohio):

H.R. 8071. A bill to require the purchase of domestically made flags of the United States of America for use by the Federal Government; to the Committee on Oversight and Reform.

By Mr. CASTRO of Texas (for himself, Mr. CICILLINE, and Ms. TITUS):

H.R. 8072. A bill to review the termination characterization of former employees of the Department of State who were fired by reason of the sexual orientation of such employees, and for other purposes; to the Committee on Foreign Affairs.

By Mr. COURTNEY (for himself, Mr. GALLAGHER, Mr. KILMER, Mr. MOORE of Utah, Mr. WITTMAN, Mr. NORCROSS, and Mr. PERLMUTTER):

H.R. 8073. A bill to direct the Secretary of Defense to establish a joint training pipeline between the United States Navy and the Royal Australian Navy, and for other purposes; to the Committee on Foreign Affairs, and in addition to the Committee on Armed Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within

the jurisdiction of the committee concerned.

By Mr. CROW (for himself and Mr. FITZPATRICK):

H.R. 8074. A bill to authorize the Secretary of Housing and Urban Development to make grants to modify and upgrade structures to serve as interim and permanent housing to accommodate unhoused individuals with pets, and for other purposes; to the Committee on Financial Services.

By Mrs. DEMINGS (for herself and Mr. KEATING):

H.R. 8075. A bill to authorize the Open Technology Fund of the United States Agency for Global Media to make grants to surge and sustain support for internet freedom technologies to counter acute escalations in censorship in closed countries, and for other purposes; to the Committee on Foreign Affairs.

By Mr. DESJARLAIS (for himself, Mrs. HINSON, Mr. ROSE, and Mr. CLOUD):

H.R. 8076. A bill to prohibit the mass cancellation of student loans; to the Committee on Education and Labor, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. FOSTER (for himself, Mr. LYNCH, Mr. CÁRDENAS, Ms. NORTON, Ms. SEWELL, Mr. RUSH, Mr. LOWENTHAL, Mr. NEGUSE, Mrs. LEE of Nevada, Mrs. CAROLYN B. MALONEY of New York, Ms. BONAMICI, Mrs. HAYES, Ms. DEAN, Mrs. AXNE, Mr. MCGOVERN, Mrs. BEATTY, and Mr. JOHNSON of Georgia):

H.R. 8077. A bill to include reasonable costs for high-speed internet service in the utility allowances for families residing in public housing, and for other purposes; to the Committee on Financial Services.

By Mr. GREEN of Tennessee:

H.R. 8078. A bill to ensure that prior authorization medical decisions under Medicare are determined by physicians; to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. JOHNSON of Georgia (for himself, Mr. SAN NICOLAS, Ms. JACKSON LEE, Mr. COHEN, Mr. THOMPSON of Mississippi, Mrs. CHERFILUS-MCCORMICK, Mr. BISHOP of Georgia, Mr. DAVID SCOTT of Georgia, Ms. BASS, Mrs. WATSON COLEMAN, Ms. BROWN of Ohio, Mr. CARSON, Mr. DANNY K. DAVIS of Illinois, and Mr. EVANS):

H.R. 8079. A bill to amend the Infrastructure Investment and Jobs Act to remove the exclusion of certain small business concerns from the disadvantaged business enterprise program, and for other purposes; to the Committee on Transportation and Infrastructure, and in addition to the Committee on Small Business, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. KAHELE (for himself, Mr. CASE, Mr. KELLY of Mississippi, and Mr. PALAZZO):

H.R. 8080. A bill to amend title 37, United States Code, to authorize travel and transportation allowances for certain members of the Armed Forces who attend a professional military education institution or training classes; to the Committee on Armed Services.

By Mr. MAST (for himself, Mr. LARSEN of Washington, Mr. WALTZ, Mrs. RODGERS of Washington, Mrs. MILLER-

MECKS, and Mr. C. SCOTT FRANKLIN of Florida);

H.R. 8081. A bill to amend title 10, United States Code, to preserve the authority of the Secretary of the military department concerned over a member of the Armed Forces undergoing medical treatment or evaluation for medical disability, and for other purposes; to the Committee on Armed Services.

By Mr. MOONEY (for himself and Mrs. MILLER of West Virginia):

H.R. 8082. A bill to designate the facility of the United States Postal Service located at 101 West Washington Street in Charles Town, West Virginia, as the "Corporal Frank Buckles Post Office"; to the Committee on Oversight and Reform.

By Mrs. MURPHY of Florida:

H.R. 8083. A bill to modify the requirements of the annual report on military and security developments involving the People's Republic of China, and for other purposes; to the Committee on Foreign Affairs.

By Mr. O'HALLERAN:

H.R. 8084. A bill to amend the Watershed Protection and Flood Prevention Act to allow additional flood prevention measures on certain lands, and for other purposes; to the Committee on Agriculture.

By Mr. O'HALLERAN (for himself and Mr. SCHWEIKERT):

H.R. 8085. A bill to direct the Secretary of Agriculture to establish a grant program to remove nonnative plant species that contribute to drought conditions, and for other purposes; to the Committee on Agriculture.

By Mr. O'HALLERAN:

H.R. 8086. A bill to amend the Workforce Innovation and Opportunity Act to provide direct hire authority for Job Corps graduates, and for other purposes; to the Committee on Education and Labor, and in addition to the Committee on Oversight and Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. PASCRELL (for himself, Mr. BACON, Mrs. DEMINGS, and Mr. FITZPATRICK):

H.R. 8087. A bill to amend title 5, United States Code, to provide that for purposes of computing the annuity of certain law enforcement officers, any hours worked in excess of the limitation applicable to law enforcement premium pay shall be included in such computation, and for other purposes; to the Committee on Oversight and Reform, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. PETERS (for himself and Mr. BERA):

H.R. 8088. A bill to establish the United States-India Climate and Clean Energy Partnership to facilitate clean energy cooperation with India, to enhance cooperation with India on climate mitigation, resilience, and adaptation, and for other purposes; to the Committee on Foreign Affairs.

By Mr. PHILLIPS (for himself and Mr. GALLAGHER):

H.R. 8089. A bill to amend the Federal Election Campaign Act of 1971 to prohibit Members of Congress from making direct and personal solicitations of campaign funds when Congress is in session, and for other purposes; to the Committee on House Administration.

By Ms. PORTER:

H.R. 8090. A bill to reauthorize funding for the Reclamation Climate Change and Water Program; to the Committee on Natural Resources.

By Mrs. RODGERS of Washington (for herself and Mr. NEWHOUSE):

H.R. 8091. A bill to restore employment and educational opportunities in, and improve the economic stability of, counties containing National Forest System land, while also reducing Forest Service management costs, by ensuring that such counties have a dependable source of revenue from timber sales conducted on National Forest System land, to reduce payments under the Secure Rural Schools and Community Self-Determination Act of 2000 to reflect such counties receipt of timber sale revenues, to strengthen stewardship end result contracting, and for other purposes; to the Committee on Agriculture, and in addition to the Committee on Natural Resources, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mrs. SPARTZ (for herself, Mr. JEFFRIES, Mr. RESCIENTHALER, Mr. TRONE, Mr. GRIFFITH, Ms. BASS, Mrs. RODGERS of Washington, and Mr. ARMSTRONG):

H.R. 8092. A bill to protect the constitutional right to trial and discourage imposition of extended sentences for defendants who elect to go to trial instead of accepting a plea offer, and for other purposes; to the Committee on the Judiciary.

By Mr. VAN DREW:

H.R. 8093. A bill to amend the Homeland Security Act of 2002 to require the display by the Department of Homeland Security of appropriate signage throughout airports to increase the public's awareness of the signs of human trafficking, and for other purposes; to the Committee on Homeland Security, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. WITTMAN (for himself, Ms. STEFANIK, and Mr. WALBERG):

H.R. 8094. A bill to provide for the independent and objective conduct and supervision of audits and investigations relating to the programs and operations funded with amounts appropriated or otherwise made available to Ukraine for military, economic, and humanitarian aid; to the Committee on Foreign Affairs, and in addition to the Committees on Armed Services, and Oversight and Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. HUIZENGA (for himself and Mr. MCHENRY):

H.J. Res. 88. A joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Securities and Exchange Commission related to "The Enhancement and Standardization of Climate-Related Disclosures for Investors"; to the Committee on Financial Services.

By Mr. DANNY K. DAVIS of Illinois (for himself, Mr. BURGESS, Ms. LEE of California, Ms. SEWELL, Mr. BUTTERFIELD, Mr. OWENS, and Mr. BLIRAKIS):

H. Res. 1176. A resolution expressing support for the designation of June 19, 2022, as "World Sickle Cell Awareness Day" in order to increase public alertness across the United States and global community about sickle cell disease, the continued need for empirical research, early detection screenings for sickle cell trait carriers, novel effective treatments leading to a cure, and preventative care programs with respect to complications from sickle cell anemia and conditions related to sickle cell disease; to the Committee on Energy and Commerce.

By Mr. PENCE (for himself and Ms. SEWELL):

H. Res. 1177. A resolution expressing the sense of the House of Representatives regarding the Centers for Medicare & Medicaid Services developing a mobility metric to guide providers in preventing mobility loss among hospitalized older adults; to the Committee on Energy and Commerce.

By Mr. COOPER (for himself, Mr. HUDSON, and Mr. RYAN):

H. Res. 1178. A resolution expressing support for the designation of the week of June 27 through July 3, 2022, as "National Tire Safety Week" in the United States, and supporting the goals and ideals of National Tire Safety Week to educate American motorists about the importance of proper tire care and maintenance; to the Committee on Transportation and Infrastructure.

By Mr. GALLAGHER (for himself and Mr. KIND):

H. Res. 1179. A resolution recognizing and promoting the role of demonstration farm networks in expanding the adoption of conservation farming practices that improve the health of watersheds and agricultural lands; to the Committee on Agriculture, and in addition to the Committees on Transportation and Infrastructure, and Natural Resources, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. OWENS (for himself and Mr. DONALDS):

H. Res. 1180. A resolution expressing the sense of the House of Representatives that fatherhood is essential to the development of all children, and that the increased involvement of fathers in the home will lead to economic prosperity, educational excellence, and improved social mobility for children across all racial and ethnic groups; to the Committee on Education and Labor, and in addition to the Committees on the Judiciary, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. TORRES of New York:

H. Res. 1181. A resolution expressing support for the recognition of June 2022 as "Immigrant Heritage Month", a celebration of the accomplishments and contributions of immigrants and their children in making the United States a healthier, safer, more diverse, prosperous country, and acknowledging the importance of immigrants and their children to the future successes of the United States; to the Committee on the Judiciary.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Ms. LEGER FERNANDEZ:

H.R. 8068.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. THOMPSON of Pennsylvania:

H.R. 8069.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18 of the U.S. Constitution in that the legislation exercises legislative powers granted to Congress by

that clause “to make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers and all other Powers vested by the Constitution in the Government of the United States or any Department or Office thereof.”

By Mr. BEYER:

H.R. 8070.

Congress has the power to enact this legislation pursuant to the following:

Article I Section 8

By Mrs. BUSTOS:

H.R. 8071.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to the power granted to Congress under Article I, Section 8, Clause 18 of the United States Constitution.

By Mr. CASTRO of Texas:

H.R. 8072.

Congress has the power to enact this legislation pursuant to the following:

Article I Section 8 of the U.S. Constitution.

By Mr. COURTNEY:

H.R. 8073.

Congress has the power to enact this legislation pursuant to the following:

clause 14 of section 8 of article 1 of the Constitution

By Mr. CROW:

H.R. 8074.

Congress has the power to enact this legislation pursuant to the following:

U.S. Const. art. 1, Sec. 8, cl. 13

By Mrs. DEMINGS:

H.R. 8075.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, clause 1 provides Congress with the power to “lay and collect Taxes, Duties, Imposts and Excises” in order to “provide for the . . . general Welfare of the United States.”

By Mr. DESJARLAIS:

H.R. 8076.

Congress has the power to enact this legislation pursuant to the following:

The Constitutional authority of Congress to enact this legislation is provided by Article I, Section 8 of the United States Constitution

By Mr. FOSTER:

H.R. 8077.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to the power granted to Congress under Article I, Section 8, Clauses 1 and 18 of the United States Constitution.

By Mr. GREEN of Tennessee:

H.R. 8078.

Congress has the power to enact this legislation pursuant to the following:

Clause 18 of Section 8 of Article 1 of the Constitution of the United States of America.

By Mr. JOHNSON of Georgia:

H.R. 8079.

Congress has the power to enact this legislation pursuant to the following:

U.S. Constitution, Article 1, Section 8

By Mr. KAHELE:

H.R. 8080.

Congress has the power to enact this legislation pursuant to the following:

Article 1

By Mr. MAST:

H.R. 8081.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18 of the United States Constitution

By Mr. MOONEY:

H.R. 8082.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 7:

[The Congress shall have Power . . .] To establish Post Offices and post Roads; . . .

By Mrs. MURPHY of Florida:

H.R. 8083.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1 authorizing Congress to provide for the common defense and general welfare of the United States.

Article I, Section 8, Clause 12 authorizing Congress to raise and support armies.

By Mr. O'HALLERAN:

H.R. 8084.

Congress has the power to enact this legislation pursuant to the following:

Clause 18, section 8 of article 1 of the Constitution

By Mr. O'HALLERAN:

H.R. 8085.

Congress has the power to enact this legislation pursuant to the following:

Clause 18, section 8 of article 1 of the Constitution

By Mr. O'HALLERAN:

H.R. 8086.

Congress has the power to enact this legislation pursuant to the following:

Clause 18, section 8 of article 1 of the Constitution

By Mr. PASCRELL:

H.R. 8087.

Congress has the power to enact this legislation pursuant to the following:

Congress has the power to enact this legislation pursuant to Article I, Section 8 of the United States Constitution.

By Mr. PETERS:

H.R. 8088.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. PHILLIPS:

H.R. 8089.

Congress has the power to enact this legislation pursuant to the following:

Under Article I, Section 8, Clause 18. Congress has the power to make all Laws which Shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof.

By Ms. PORTER:

H.R. 8090.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mrs. RODGERS of Washington:

H.R. 8091.

Congress has the power to enact this legislation pursuant to the following:

Article IV

By Mrs. SPARTZ:

H.R. 8092.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the United States Constitution

By Mr. VAN DREW:

H.R. 8093.

Congress has the power to enact this legislation pursuant to the following:

The Congress shall have power to lay and collect taxes, duties, impost and excises, to pay the debts and provide for the common defense and general welfare of the United States; but all duties, impost and excises shall be uniform throughout the United States;

By Mr. WITTMAN:

H.R. 8094.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clause 3: “To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes.”

By Mr. HUIZENGA:

H.J. Res. 88.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18 provides:

Congress has the power:

To make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 198: Mr. PAYNE.
H.R. 426: Mr. SCHWEIKERT.
H.R. 475: Mr. JACOBS of New York.
H.R. 852: Mr. WALBERG.
H.R. 911: Mr. FOSTER.
H.R. 997: Mr. BILIRAKIS.
H.R. 1179: Ms. SCHRIER, Mr. BOWMAN, and Mr. CONNOLLY.
H.R. 1381: Mrs. MILLER-MEEKS.
H.R. 1735: Mr. BANKS.
H.R. 1748: Mr. DONALDS.
H.R. 1800: Ms. BLUNT ROCHESTER and Mrs. TRAHAN.
H.R. 1926: Mr. GOSAR.
H.R. 1927: Mr. GOSAR.
H.R. 2187: Mr. GONZALEZ of Ohio.
H.R. 2373: Mr. RUPPERSBERGER.
H.R. 2447: Ms. ROSS and Mr. GOLDEN.
H.R. 2717: Mr. OWENS.
H.R. 2811: Mrs. CHERFILUS-MCCORMICK.
H.R. 2840: Mrs. CHERFILUS-MCCORMICK.
H.R. 2974: Mr. MCNERNEY, Mr. UPTON, Mr. VARGAS, Mr. GIMENEZ, Mr. SABLAN, and Ms. BARRAGAN.
H.R. 3109: Mr. MANN, Mr. HERN, and Mr. LATURNER.
H.R. 3290: Mr. GARBARINO.
H.R. 3294: Ms. SCHRIER.
H.R. 3425: Mr. VALADAO.
H.R. 3552: Mr. FEENSTRA.
H.R. 3572: Ms. BLUNT ROCHESTER.
H.R. 3836: Mrs. MCBATH, Mr. LYNCH, and Ms. JACOBS of California.
H.R. 3962: Mr. VICENTE GONZALEZ of Texas, Mr. KIND, and Ms. SCHRIER.
H.R. 4110: Mr. MORELLE.
H.R. 4239: Mr. KAHELE and Ms. ROSS.
H.R. 4366: Mr. BOWMAN and Mr. MCGOVERN.
H.R. 4379: Ms. BLUNT ROCHESTER.
H.R. 4387: Mr. LIEU.
H.R. 4390: Mr. FEENSTRA, Mr. ROGERS of Alabama, and Ms. KAPTUR.
H.R. 4403: Mr. GREEN of Texas.
H.R. 4587: Ms. VAN DUYN.
H.R. 4603: Mr. TONKO, Ms. DELAURO, Mrs. DINGELL, Mr. O'HALLERAN, Mr. TORRES of New York, Mr. MALINOWSKI, Mr. DOGGETT, and Mr. RUIZ.
H.R. 4870: Mr. GRIFFITH and Ms. PINGREE.
H.R. 4942: Ms. HERRERA BEUTLER.
H.R. 5008: Mr. LEVIN of California.
H.R. 5026: Mr. RUIZ.
H.R. 5029: Mr. NEGUSE and Mr. GARBARINO.
H.R. 5064: Mr. RUTHERFORD.
H.R. 5218: Mr. MALINOWSKI.
H.R. 5508: Ms. TITUS.
H.R. 5726: Mr. NEGUSE.
H.R. 5819: Mr. GROTHMAN.
H.R. 5919: Mr. CARTER of Louisiana.
H.R. 6100: Mr. LEVIN of California.
H.R. 6145: Mr. CARL.
H.R. 6161: Mr. BARR and Mr. TRONE.
H.R. 6411: Mr. PETERS.
H.R. 6532: Mr. BOWMAN.
H.R. 6543: Ms. LEGER FERNANDEZ.
H.R. 6557: Mr. SOTO.
H.R. 6577: Mr. SOTO.
H.R. 6681: Ms. NEWMAN.

H.R. 6860: Mr. POCAN, Ms. SPEIER, Mrs. HAYES, Ms. PINGREE, and Ms. SPANBERGER.
 H.R. 6901: Mr. VICENTE GONZALEZ of Texas.
 H.R. 6940: Mr. JACOBS of New York.
 H.R. 7055: Ms. ROSS.
 H.R. 7109: Mr. MORELLE and Mrs. RODGERS of Washington.
 H.R. 7151: Mr. GRAVES of Louisiana.
 H.R. 7179: Mr. GOSAR.
 H.R. 7213: Mr. SOTO, Mr. CURTIS, Ms. SCHA-KOWSKY, Mr. CARL, and Mr. WELCH.
 H.R. 7223: Mr. BUCK, Mr. VALADAO, Mr. SOTO, Mr. GARBARINO, Mr. SCHWEIKERT, Mr. LOUDERMILK, Mr. PAPPAS, Mrs. WALORSKI, Ms. TENNEY, Mrs. MILLER-MEEKS, Mr. WALBERG, Mr. BANKS, Mr. HUDSON, Mr. ELLZEY, and Ms. HERRERA BEUTLER.
 H.R. 7236: Mr. BISHOP of Georgia and Ms. ROYBAL-ALLARD.
 H.R. 7240: Ms. CLARKE of New York and Mr. DANNY K. DAVIS of Illinois.
 H.R. 7260: Ms. HERRERA BEUTLER.
 H.R. 7294: Mr. GOSAR and Mrs. MILLER of West Virginia.
 H.R. 7398: Ms. DEGETTE.
 H.R. 7437: Mr. ROGERS of Kentucky.
 H.R. 7477: Ms. SEWELL, Mr. COURTNEY, and Mr. LAMALFA.
 H.R. 7559: Mr. PETERS.
 H.R. 7585: Ms. DELBENE.
 H.R. 7615: Mr. NEWHOUSE.
 H.R. 7624: Ms. CLARKE of New York and Mr. TONKO.
 H.R. 7647: Mr. MICHAEL F. DOYLE of Pennsylvania.
 H.R. 7665: Ms. BONAMICI.
 H.R. 7721: Mr. NEGUSE and Ms. HERRELL.
 H.R. 7752: Mr. JACOBS of New York.
 H.R. 7779: Mr. GRAVES of Louisiana.

H.R. 7789: Mr. GRAVES of Louisiana.
 H.R. 7806: Mrs. HARSHBARGER, Mr. GOSAR, and Mr. JACKSON.
 H.R. 7847: Ms. BLUNT ROCHESTER and Ms. ESHOO.
 H.R. 7851: Mr. GOHMERT.
 H.R. 7857: Ms. DEAN.
 H.R. 7917: Mr. SMITH of Nebraska.
 H.R. 7925: Mr. CORREA.
 H.R. 7931: Mr. BABIN and Mr. JACKSON.
 H.R. 7961: Mrs. MILLER-MEEKS.
 H.R. 7975: Mr. JACOBS of New York.
 H.R. 7987: Mrs. MCCLAIN.
 H.R. 7992: Mr. BOWMAN and Mr. WELCH.
 H.R. 7993: Mr. LYNCH and Ms. JAYAPAL.
 H.R. 7998: Mrs. HARTZLER, Mr. FALLON, Mr. BILIRAKIS, and Mr. FULCHER.
 H.R. 8006: Mrs. MILLER of West Virginia and Mr. MURPHY of North Carolina.
 H.R. 8007: Ms. JACOBS of California.
 H.R. 8050: Mr. WENSTRUP, Mrs. KIM of California, Mr. BUCK, and Mr. BROWN of Maryland.
 H.R. 8065: Ms. MACE.
 H.J. Res. 53: Ms. SCANLON, Mr. PRICE of North Carolina, Ms. PINGREE, Mrs. LEE of Nevada, and Mr. SMITH of Washington.
 H.J. Res. 81: Mr. SMITH of Nebraska.
 H.J. Res. 87: Ms. WATERS, Ms. NEWMAN, Ms. GARCIA of Texas, Ms. CLARK of Massachusetts, and Mr. JEFFRIES.
 H. Con. Res. 33: Mr. TONY GONZALES of Texas.
 H. Con. Res. 65: Mr. CASE and Mr. RESCHENTHALER.
 H. Con. Res. 95: Ms. STEFANIK.
 H. Res. 159: Ms. BONAMICI.
 H. Res. 289: Mr. POCAN, Mr. HORSFORD, Mr. LANGEVIN, and Mr. GALLEGO.

H. Res. 349: Mr. MOONEY.
 H. Res. 366: Mr. ESTES.
 H. Res. 892: Ms. JACKSON LEE.
 H. Res. 1041: Mr. FITZPATRICK and Mr. BACON.
 H. Res. 1129: Mr. SIREY.
 H. Res. 1148: Mr. RESCHENTHALER.
 H. Res. 1165: Mrs. HAYES, Mr. DAVID SCOTT of Georgia, Mrs. LEE of Nevada, and Mr. CORREA.
 H. Res. 1167: Mr. KELLY of Pennsylvania.

CONGRESSIONAL EARMARKS, LIMITED TAX BENEFITS, OR LIMITED TARIFF BENEFITS

Under clause 9 of rule XXI, lists or statements on congressional earmarks, limited tax benefits, or limited tariff benefits were submitted as follows:

The amendment to be offered by Representative KHANNA, or a designee, to H.R. 7606, the Lower Food and Fuel Costs Act, does not contain any congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clause 9 of rule XXI.

DELETIONS OF SPONSORS FROM PUBLIC BILLS AND RESOLUTIONS

Under clause 7 of rule XII, sponsors were deleted from public bills and resolutions, as follows:

H.R. 2107: Mr. GAETZ.
 H.R. 5344: Mr. CARTWRIGHT.